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SEPTEMBER 2006 • Vol. 21 • No. 9

A lifestyle magazine for Costco members

With president and CEO Gary Hirshberg at the helm, yogurt-maker Stonyfield Farm has become a beacon of green—environmentally and financially—adhering to Earth-friendly practices and making lots of moo-lah in the process.

BY T. FOSTER JONES



- Thinking outside the bread box Small appliances make our daily lives easier, but they can be even more useful when multipurposed. BY JENNIFER HEYNS
- **Book Buyer's Pick** Alice Greenway captures the experience of a child living in Hong Kong in her first novel, White Ghost Girls.

BY DIANA JORDAN

33 A picture is worth a thousand ... dollars?

> Don't toss those children's books just because Junior is grown up. They could be worth a mint to collectors. BY HOPE KATZ GIBBS

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Costco's sheets, towels, comforters, toppers, blankets and throws will have you snugly wrapped in quality and value.

BY PAT VOLCHOK

59 Beefed-up biz delivery Costco.com's online business delivery

service offers traditional and upscale business necessities across the country. BY DAVID WIGHT

Member Services: NOVA

Costco's Merchant Credit-Card Processing Program can help members offer their customers the option of paying by card.

BY WILL FIFIELD

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- By Suze Orman
- **Consumer Connection** By David Horowitz
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- Separating fact from fiction about vitamin E supplements
- Fall meals; plus, the versatile variety of apples
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Michelin and Costco have teamed up to provide the highest level of training to Tire Center employees.

BY WILL FIFIELD

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Neat or on the rocks, Kirkland Signature™ Vodka—made to exacting standards under the direction of a master distiller is a smooth taste sensation.

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COVER PHOTO: BOB O'CONNOR

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More letters from readers.

Member profile

Consultant Michael Stone gets constructive with construction contractors, from the archives.

More Buying Smart

Check this laundry list for care tips on your favorite linens.

Book Look

News in the publishing world, book signings and book giveaways.

Book Features

- Author Brad Meltzer fields questions about his newest novel, The Book of Fate, followed by an excerpt.
- The fifth anniversary of 9/11 is observed in Aftermath, a numbing photograhic record of "Ground Zero" by Joel Meyerowitz.



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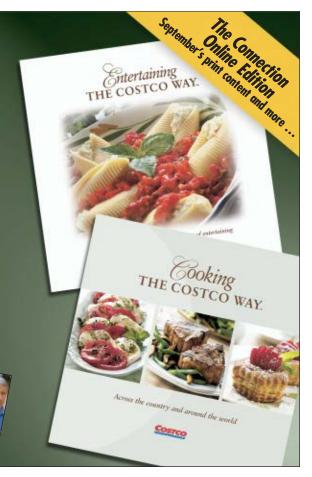
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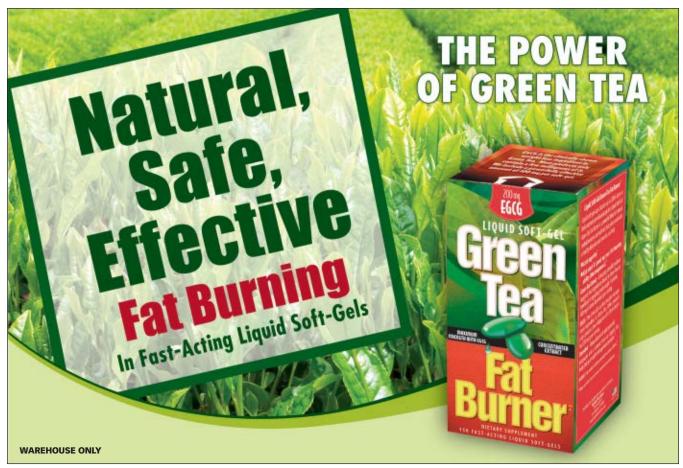
- "Book Look" with publishing-industry news and two exclusive book giveaways
- Book excerpts: The Book of Fate, by Brad Meltzer, and Aftermath: The World Trade Center Archive, by Joel Meyerowitz
- Extended "Buying Smart": caring for your precious linens

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Free autographed copies

See "Book Look," only in the *Online Edition*, for details on a drawing for five autographed copies of *The Cold Moon*, by Jeffery Deaver, and three autographed copies of *Dispatches from the Edge*, by Anderson Cooper.







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from the publisher's desk

Ginnie Roeglin

AFTER YOU REST UP and enjoy a lazy day off this Labor Day, it's time to put away the barbecue, get the kids settled back in school and ... get back to work!

Our new expanded business-products program on costco.com is designed to make your job a little easier. Whether you work for a large company as I do or own your own small business, Costco will help you save time and money on all of the supplies that you need.

Costco has several Business Center locations in Seattle, California and Arizona that are exclusively dedicated to business products. Now we are pleased to offer



Ginnie Roeglin is Senior Vice President, E-Commerce and Publishing, and Publisher of The Costco Connection.

the same selection of business products nationwide on costco.com. As in the big office-supply stores, you'll find a full selection of paper, Post-its, pens and basic office supplies, office furniture and filing cabinets, computers, phones, business machines, and ink and toner cartridges—all at low Costco prices.

But you'll also find an expanded selection of specialty business items, such as break-room supplies and snacks, vending machines, janitorial products, restaurant and catering supplies, bulk flowers, education and daycare products, beauty salon items (including barber chairs), hotel and motel supplies, health and medical supplies, and corporate gifts and gift baskets, all just a few clicks away on costco.com. About 95 percent of our business products will be delivered to your door—including home-based businesses—the next day.

You can pick up the full product catalog in your local warehouse, or simply go to costco.com and request a catalog via mail. You can also learn more about our expanded business products in the article on page 59, and in our costco.com section on page 42.

In addition to business supplies, did you know that Costco can also save you money on a variety of services for your business? One of our most popular services for businesses is our credit-card-processing service through NOVA. As the article on page 61 explains, with rates as low as 1.64 percent plus 20 cents per transaction, accepting credit cards is a more affordable option for your business. Just go to costco.com and click on "Services" for more information.

Happy Labor Day from all of us at Costco!



David W. Fuller is Assistant Vice President, Publishing, and Editor of *The Costco Connection*.

from the editor's desk

David W. Fuller

STONYFIELD FARM President and CEO Gary Hirshberg has a word for Costco: relentless.

Fortunately, that's "relentless" in the good sense.

As he mentions in this month's cover story (page 16), he sees Costco as a company that will not compromise its goals of providing quality and value in everything it does. He proudly believes his own company, an important Costco supplier, is similar in its relentless pursuit of excellence.

His kind words are appreciated. But I mention this because comments such as Hirshberg's demonstrate the

importance of role modeling—not just for individuals, but for companies. The search for companies to emulate in today's world can be difficult; it definitely will take you beyond reading the headlines in *The Wall Street Journal*. Companies with sound value systems and a focus on quality exist in large numbers; it's just that the noise and fury engendered by disreputable firms tends to take center stage in the media and at the water cooler.

That's where we like to step in with *The Costco Connection*. Because Costco is fortunate to be able to work with many such model companies, we are able to tell their stories in our pages. But beyond that, there is a wonderful universe of small companies—our members—who are "doing the right thing and doing the thing right." Whenever possible, we make room to tell their stories, also.

Of course, once a company—or an individual—is identified as a role model, more scrutiny is placed on its actions and it develops perhaps even greater compunction to maintain a relentless focus on core values. This can be daunting, but, ultimately, it merely helps complete the circle of student respecting teacher respecting student that is at the heart of all real learning.

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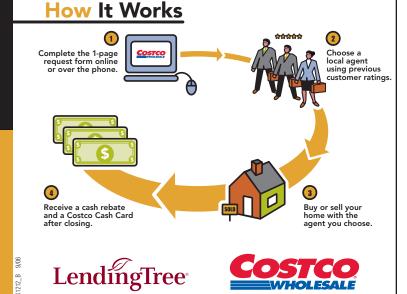
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Debate goes on



YES. Most venues don't sell any foods a diabetic child (or adult) can eat. Laws provide parking for handicapped individuals; why don't similar laws make provision for food-related health issues?

Pat Swinn, Glide, Oregon

NO. As much as I would like to say yes, I can't. Most venues are privately owned, and selling snacks is part of how they make money. You wouldn't dream of taking your own food to a restaurant and asking the chef to prepare it for you. But venue owners should consider carrying more healthy snack options for people to purchase.

Tara Salmon, Olympia, Washington

YES. Food allergies are a reality for my family. We have three children who are allergic to corn, wheat and soy, and other members of the family are allergic to nuts, coconut and more. As a result, we strongly believe that people should be allowed to bring their own snacks, and we have done so for years. We keep them small and neat, and we have never had a problem with theater staff, but we do resent having to sneak the stuff in. We don't lie about the kids' ages to get a discount, but we feel dishonest for hiding food in our pockets!

Annette Richards, via e-mail

NO. You cannot take away a business owner's right to run his establishment as he sees fit. Yes, concessions food is expensive and maybe not the healthiest choice of snack fare. But how about the next time I go to Starbucks to meet friends, I bring my own coffee because I feel their coffee is overpriced. It is about choice for all of us.

Cynthia Wilson, via e-mail

Odds and ends

Costco UK, A-OK

Last spring, my husband and I visited England. While we were there we visited a Costco warehouse in Lakeside, Essex, with friends who live in England. We were very pleased to find that the warehouse in Essex carried many of the same fine products that we find at our local warehouse in Burbank, California.

Our friends from England first visited Costco while visiting us in Burbank last year and were very excited to discover that there was a Costco warehouse at which they could become members in Essex. During our visit at the Essex warehouse there was one item that we have never found in the U.S. It was lamb shanks that were sealed in air-tight bags. The lamb was simply delicious, and we wish you'd carry it at our local warehouse.

Peg Setti, Burbank, California

Ubiquitous brand

After I finished reading the Dialogue letters in the August issue, I finished my laundry, which was filled with Kirkland Signature™ jeans. As I went about my other daily chores I kept noticing the Kirkland Signature brand throughout the house. It was on everything from clothing and laundry supplies to items in the pantry. We are definitely a Kirkland Signature house. The Kirkland Signature Balsamic Vinegar is absolutely fantastic! I will try the Kirkland Signature Olive Oil as recommended in the August Dialogue section. Thank you for providing such good products.

Marcia Teresi, Grover Beach, California

Creative wedding gifts, Costco style

My wife and I enjoyed reading about the wedding ideas featured in one of your recent issues [April 2006] and wanted to share one of our own.

We got married a couple months ago and put together gift baskets featuring items we purchased at Costco for all of our out-of-town guests. Instead of the standard gift bags, we purchased small baskets and provided each guest with their own mini-bar (including chips, candy, granola bars, gum and two bottles of Kirkland Signature™ Spring Water).

When we delivered the baskets to the hotel the night before everyone arrived, all of the hotel staff loved them. The baskets were the talk of the rehearsal dinner, and everyone appreciated not having to pay hotel prices for something to snack on.

Thanks for the great products and being a part of our wedding.

Jeff and Shannon Klein, Chicago, Illinois



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Have something to say?

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DIALOGUE etters

Online Edition Bonus Dialogue

Odds and ends

Got gas?

I read in *The Costco Connection* about locating those Costco stores that sell gas. Since we planned several long motor-home trips for the summer, I was certainly interested in the possibility of locating the best price for gas. I went to your Web site, printed out the locations for all the states, placed it in a three-ring binder and kept it in the front cab. Each time we were getting low on gas, I pulled out the binder, looked at the cities we were approaching and checked for a Costco. Thanks for the hint. Our Costco gas-station-locator goes with us on each trip and we save money.

Pat Innes, via e-mail

Dog days (and nights)

I enjoy reading *The Costco Connection* and look forward to each issue. My husband and I are faithful shoppers at the Gilbert, Arizona, store, as well as the Tempe, Arizona, Costco Home Store.

The Kirkland Signature™ Dog Bed has been an affordable lifesaver for our canine family. Our much-loved red rerle Australian shepherd Augie turned 9 this July and has been having difficulty with his back legs ever since he had a seizure a year ago. Our five Aussies sleep in bed with us, and Augie has not been able to make that leap for some time now. We have purchased the two-step stairs, but he is afraid of it. We also bought a half-step ramp so he could walk up to the bed, but no go!

We came across the Kirkland Signature Dog Bed at a very affordable price, and decided to give it a try. At that price, we had nothing to lose!

Not only does Augie enjoy a comfortable, restful night and the ability to easily get up, we purchased three more so the other doggies could enjoy them as well. Thank you so much for including great items for pets at Costco.

Cyndi Cunico Mesa, Arizona

Vote organic

Just writing to say how much I like your store, products and service. We used the King of Prussia, Pennsylvania, warehouse extensively and now use the one in West Springfield since moving to Massachusetts. My daughter has a little baby and we always pick up extra diapers for her.

I can even pick up organic milk, eggs and juices that you stock. I am glad that Costco has more organic products now. I loved the organic peanut butter but have not seen it in a while. The organic stone-ground crackers were also a huge hit. I would love to see a line of organic coffee. I did get the Green Mountain brand, which is very good.

Keep up the great work with organics. It is the wave of the future, especially for younger parents who are really concerned with all the chemicals and pesticides that enter the food chain. Consumers are becoming very intelligent in their buying habits.

> Anne L. Deggendorf Northampton, Massachusetts

Reader thank you

I just wanted to take a brief moment to let you know how much I enjoy reading *The Costco Connection*. In the course of my day, a lot of paperwork passes across my desk. I'm always so excited to see your publication come through. The articles are informative and truly cater to my interests. Please keep up the good work!!!

Sarah E. Selke Bellevue, Washington

ID protection

Your August article about identity theft provided the usual suggestions for protecting your personal information. Unfortunately, others are often not as careful. My wife's identity (namely, her Social Security number) was stolen four years ago right about the time we

Angel (left) and Zeus (below) demonstrate dog-gone comfort the Costco way.





purchased a home. It wasn't long before we began being contacted by utility companies, furniture stores and finance companies threatening legal action against us. Coincidentally, all of the debts originated near the city where our mortgage papers resided. Since then it has been a nearly constant ordeal proving our innocence and getting our credit reports cleaned up.

It is, as a friend who has been dealing with it for many years told us, "the crime that keeps on giving" and never goes away. We spend a lot of time doing damage control. While we continue to guard our personal information the best we can, the truth is that information is only as secure as the least honest or least careful person at your bank, credit union, mortgage company, doctor's office, etc.

Jim Brown Prineville, Oregon

Healthy response

I'm frequently dismayed by the number of unhealthy ingredients in supposedly "healthy" foods. I was disappointed to discover that most national brands of 100 percent whole-grain bread have high-fructose corn syrup listed as the second or third ingredient. On my last trip to Costco, I picked up the Kirkland Signature Multigrain Bread and was pleasantly surprised to discover that it doesn't have any high-fructose corn syrup. Thanks for doing your part to keep us healthier.

Susan Stratton Berkeley, California





Remodeling lives

Business coach helps construction contractors build successful companies – and lives

By Will Fifield

ntrepreneurs of every type face a paradox: Either they learn to run their businesses efficiently or their businesses end up running their lives. Construction contractors are no exception. There's a gaping chasm between the skills experienced craftsmen possess and the expertise required to run a successful business. Contractors are susceptible to many of the same pitfalls all entrepreneurs face and often need extensive help on the business side of their ventures.

That's where Costco member and business coach Michael Stone comes in. Stone specializes in helping construction contractors remodel their businesses. "Although I'm sometimes called a consultant, I think of myself as a coach," explains Stone. "I ask clients what's going on and we go right down their laundry list. But they set the priority, because they know where they're heading as a company. I don't try to teach them their business. Instead, I try to help them think like businesspeople."

Stone, who cut his teeth in construction as a "gofer" in his father's company, credits his 44 years of experience in the industry as the key that enables him to help contractors connect with their goals. "For me, most of the time it's a case of been there, done that," he says. "If you're any kind of businessperson at all, you'll remember the things you do that work—and the ones that don't."

As for his résumé, he wired his first house in 1957, then began installing heating systems. In 1968 he earned his plumbing license. After working in several other trades, he earned his general contractor's license in 1978.

"Whether you're in Sacramento or Saskatoon, it's not hard to make money as a builder, if you run your business properly," says Stone. Since construction companies, like nearly all types of businesses, have a very high failure rate, his message gets attention. His words offer a much-needed sense of hope to weary contractors; others call on him because they believe his expertise will help them take their businesses to the next level.

Stone takes on clients only if he believes he can help them. He avoids coaching contractors who are resistant to new ideas or seem argumentative while he's fielding preCostco member and business coach Michael Stone's advice for construction contractors can be equally valuable for many small-business owners.

liminary questions. Coaching sessions run about 30 to 45 minutes per week. "In 2003," Stone says, "33 contractors came to us; 30 of them were operating in the black after our 12-week sessions. You turn your business around one job at a time."

Mike Bober, owner and operator of Central Street Carpentry, a remodeling company in Oshkosh, Wisconsin, says that calling Stone was his last-ditch effort before he gave up on the company he'd worked 10 years to build. Although his clients were nearly always happy with the quality of his company's work, it was in a shambles financially. "I was seriously struggling," he explains. "Some years I didn't know if the company made money or not. I was \$70,000 in debt. It seemed hopeless."

Bober says that Stone helped him identify a few key areas to work on in his company. "It boiled down to lack of marketing and the fact that we needed to raise our prices," he says. "We're ahead of our projections now. And it looks as though we'll be able to pay off our debts this year and become profitable."

Stone's transformation from contractor to coach began about 20 years ago. After seeing hundreds of talented contractors fail in their businesses because they didn't know how to price their services at a profit, he started offer-

member profile

Company: Construction Programs & Results

Year founded: 1999 **Founder:** Michael Stone

Address: 1001 49th St., Washougal, WA 98671

Phone: (360) 335-1100

E-mail: michael@markupandprofit.com Web site: www.markupandprofit.com Member at: Portland, Oregon, since 1992





Michael Stone's quick tips for contractors

- Never cut prices to get a job.
- Don't do cost plus or time and materials unless it is service work.
- Give away one business card each day to someone you don't know.
- Return all phone calls the same day (or early the next day).
- Get written quotes on all items over \$300 from subcontractors and suppliers.
- · Have a good advertising program in place.
- Get outside help if you are in the red the sooner the better.

ing his help, part-time. In 1998, he finished a book called *Markup and Profit: A Contractor's Guide* (available at Stone's Web site, *www.markupandprofit.com*). His book led to seminars and calls from contractors at all different stages in their businesses seeking personalized help, which led to a full-time career in coaching in 1999.

Stone says his smarts were earned through trial and error. "I think everyone goes through a period when they're drowning in red ink," he says. "I know I did when I was younger. But I had a good friend, Monty Osier, who mentored me. He was an older contractor. When I made mistakes, we'd go over them. Because he was such a nice person, it was easy to follow him."

Eventually, through careful observation and good advice, Stone's company, Stone Construction Services Inc., became a working model for the business principles he began sharing with other contractors.

This year, Stone plans to help even more contractors combine their talents with good business practices in order to attain their goals—one job at a time.



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WHEN I OPENED the first Famous Amos cookie store 31 years ago, I was determined to bake the best cookies ever. We paid attention to detail and used the very best ingredients: pure vanilla extract, high-quality chocolate and choice pecans. We also used more chocolate and nuts than other bakeries. I am convinced the quality of the product sustained us through our early mistakes and opened the door to many opportunities that helped us succeed.

Thirty years later, and no longer a part of Famous Amos, my wife, Christine, and I decided to reenter the retail business with a store in Kailua. Hawaii, featuring Chip & Cookie, two chocolate-

BE POSITIVE

chip character dolls created by Christine. We decided to use the same high standards as our first products. We used Gund, noted for high-quality plush products, to produce our dolls. We secured the services of a top designer to design a unique and colorful store interior. We decided the dolls would be ambassadors of reading to promote reading aloud. And, of course, we decided to bake the best cookies possible, using Watkins vanilla extract, pure chocolate, top-graded nuts and this time butter instead of margarine.

This quest for quality enabled us to partner with the Boys & Girls Clubs of America to promote reading aloud. We were introduced to the Savannah (Georgia) College of Art and Design, one of the world's top design schools, which created graphics and an animated public service announcement for our Chip & Cookie Read It Loud! campaign.

Also, our quality cookie dough caught the eye of John Eagan, a Costco vice president, who asked if we would be interested in selling our product in Costco. Of course, the answer was ves. This month we introduce Chip & Cookie Chocolate Chip Macadamia Nut Cookie Dough in Costco's Los Angeles region, which also covers Hawaii.

Best of all, I get to be the spokesperson for this quality product. It's the truth: Quality is contagious and it attracts opportunity. Apply it to your life and watch it work.

Great biz



THE EWING Marion Kauffman

Foundation, based in Kansas City, is one of the country's premier resources for entrepreneurs, offering innovative programs to support new businesses along with a vast library of helpful information. Now, some of the foundation's best resources are featured at www.eVenturing.org.

The highlight of the Web site is monthly collections of articles on a specific theme, such as online marketing and selling a company. The Kauffman Foundation has succeeded in attracting leading business experts to provide these articles.

Smart steps to take

ONE IS A TINY number. However, it can have a tremendous impact on your revenues, advises Kelley Robertson, a Costco member and sales expert based in Burlington, Ontario. Here are some ideas to consider.

- Make one more cold call every day. One extra call per work day equals 260 calls in a year. How many meetings could you set up with this number of calls, and how many of those meetings could you turn into sales? Consider your current conversion ratio and think of the impact on your business.
- Suggest one additional item to every customer. This is particularly important if you sell lower-priced items or work in retail. Too many salespeople are focused only on getting the initial sale. However, almost every-

one has additional items, products or services that could be beneficial to their customers.

- Invest one day per month developing your skills. Many successful people invest in themselves. They attend workshops and conferences, and participate in Web seminars and tele-seminars on a regular basis. Considering that the majority of people do not invest in developing their skills, you can quickly outpace your competition.
- Get to the office one hour early. Remember the expression "The early bird gets the worm." That one extra hour first thing in the morning can be the most productive time of the day. You have a better chance to reach decision makers, there are fewer distractions and you can often



achieve more in that 60 minutes than in several hours.

• Suggest one more idea to help a customer improve his or her business. Schedule a breakfast meeting or lunch with your customers, but instead of trying to sell them something, focus on learning more about their particular challenges. Offer

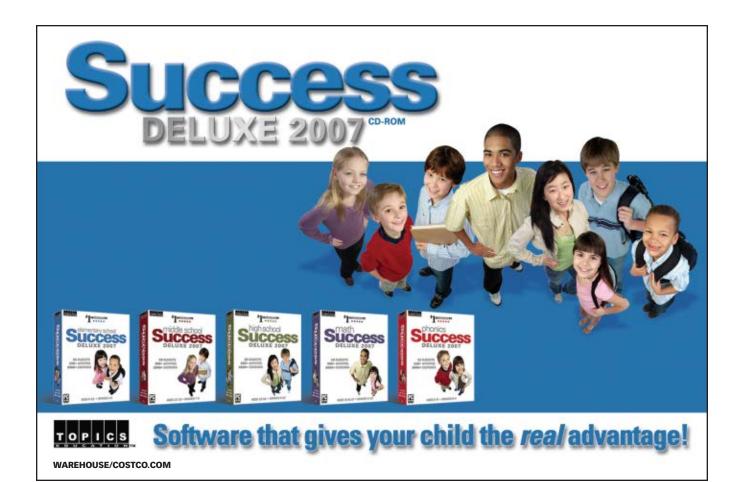
by one

solutions that do not include your products or services and your customers will begin to see you more as a partner than a supplier.

• Send one more thank-you card or note. You can stand out from the crowd by sending handwritten notes to thank customers for their most recent order, meeting with you or sending an on-time payment. You can also send a note when you see their company mentioned favorably in the news.

"Although it is a tiny number, one can make a very powerful impact both on your top-line sales and bottom-line profits," says Robertson, president of Robertson Training Group.

For more information from Robertson, see www.Robertson TrainingGroup.com. L





The Truth about Japan.

More than 200 volcanoes have created an estimated 20,000 onsens, or hot springs, in Japan. Indulge in this relaxing treat to rejuvenate your body while you soak up to your neck in hot, clean, natural spring water, always a favorite getaway in Japan. To rejuvenate your spirit, visit a Japanese garden, known as a quiet and peaceful escape. Gardens can be small or larger, and vary in their location, but each garden must include six attributes to be authentic: spaciousness, seclusion, human ingenuity, antiquity, water and panoramic views. Japan. Who knew? Brought to you by MCI. We shrink the globe.

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WAREHOUSE/COSTCO.COM



What's the best way to invest \$5,000 or more in an account that could be accessed quickly in case of an emergency? I am 58.

-Linda Katrick, via fax

LINDA, YOU NEED A smart place to save, not invest. There's a very big difference. An investment is something you do not need to touch for at least seven to 10 years, and ideally much longer.

With a long time horizon, stocks are a good investment: You have time to ride out market rough patches, which brings an opportunity to earn more when the markets rise. But you never want to invest in stocks or other volatile investments for your emergency fund.

Your main goal is to keep your money safe. That means a bank savings account or a money market mutual fund.

Thanks to more than two years of the Federal Reserve raising its benchmark short-term interest rate—the federal funds rate—you can earn nearly 5 percent in a safe savings account.

Money market deposit accounts and money market mutual funds will give you the most flexibility: You can write checks against the account at any time, though often a minimum check amount of \$200 or so is required.

My financial planner wants to put a large sum of my money (\$400,000) in a flexible premium variable annuity. I am a bit skeptical and am not real crazy about the large (6 percent to 8 percent) surrender charges. What are your thoughts?

—Sandy Sandweg, San Diego

HOW CAN I SAY this politely? Actually, I can't. So let me just be blunt: This is horrible financial advice. Variable annuities (VAs) are at the top of my list of worst investments. You are absolutely right to be skeptical about the surrender charge (the fee you pay if you dare to want to cash out in the first seven years or so that you own the VA), but that's just the tip of the scary iceberg.

Financial advisers love VAs because these investments earn a fat commission and they are easy to sell. Consumers fall for the sales pitch of getting tax-deferred savings by investing in mutual funds through a VA as well as the promise that they won't ever get less out of the VA than they put in.

Here's what the adviser doesn't tell you: You will pay an extra fee each year that hovers around 1.3 percent to give you that asset protection, which kicks in only if you die. If you take all your money out while you are alive, there's no guarantee you'll get at least your original deposit back.

Even worse is that the supposed tax advantage is really an albatross. Sure, your money grows tax deferred while it is invested. But if you withdraw it, you are going to owe income tax, not capital-gains tax, on your earnings. The highest income-tax bracket is 35 percent; the highest capital-gains rate is 15 percent. See my point?

You can easily create a tax-efficient investment on your own: Invest in index mutual funds and there's little likelihood you will be hit with a tax bill until you sell. To guarantee there's no tax bill, opt for an exchange-traded fund (ETF), which is an index fund that trades like a stock. Then, when you do sell, you will simply owe capital gains on your earnings, as long as you have owned the index fund or ETF for at least a year.

Let's think about your kids for a minute. With a VA, if they withdraw all the funds immediately upon inheritance (which most kids do), they will owe tax on all the earnings. With a mutual fund or ETF, if they withdraw all the funds immediately they probably won't owe a penny of tax.

To learn more about why I dislike VAs, check out the "Resources" page at www.suzeorman.com.

I am 65 and my husband is 69, and through bad investments we lost everything and are now renting an apartment. We get \$1,650 a month from Social Security; I can get my hands on about \$20,000. Should we try to buy a home? Or maybe lease?

—Jacqueline Hart, Atlanta

YOU MAY HAVE LOST all your money—and I know how wrenching that is—but let's get something clear: You have not lost everything. You have your husband, a nice Social Security payout and \$20,000.

If you can buy a place for \$150,000, a 10 percent down payment (\$15,000) would leave you \$5,000 for an emergency cash fund, which I think is important. A 30-year fixed-rate mortgage for \$135,000 will run you about \$835 a month, which is about half your Social Security payment. Buy only if you can afford the 30-year fixed—don't take on a risky adjustable-rate mortgage on your fixed income.

Of course, you will also have the additional costs of property tax and insurance to contend with, as well as private mortgage insurance the lender will insist on if you make less than a 20 percent down payment. If, after you add up those costs, you don't have enough money left to cover your other living expenses, you must either lower your purchase price or just keep renting.

AskSuze Orman

Send your personalfinance questions to: **Q&A with Suze Orman The Costco Connection P.O. Box 34088 Seattle, WA 98124-1088,**or fax to (425) 313-6718
or e-mail to **suze@costco.com.**

suze@costco.com.

Please include

"Suze Orman Q&A"

in the subject line.

Suze will answer

selected questions
in this bimonthly column.

She regrets that

unpublished questions

cannot be answered

individually.

Suze Orman's latest book is The Money Book for the Young, Fabulous & Broke. The Suze Orman Show airs Saturday nights on CNBC. Suze can be contacted at www.suzeorman.com.



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Use Itor Lose III

Save now for Ask first before retirement mixing drugs

NOWADAYS, IT'S VITAL to make sure all your health-care providers, including your pharmacy, have a list of all the drugs currently prescribed for you by your various doctors.

Recently, my friend "Jack" told me his allergist had prescribed an antibiotic for a problem he was having. The doctor endorsed the drug's use without any negatives about its efficiency, and the pharmacist filled the prescription without any discussion of possible interactions with other types of drugs.

Jack then began to wonder if any of the other drugs he was taking could create a problem, as he hadn't been asked by his doctor or the pharmacist.

He called the doctor, who looked in Jack's file to check out the drugs he was using. On the list he found a drug used to control high cholesterol. The doctor apologized for the goof-up and told Jack not to use the antibiotic because it might create liver problems in combination with the cholesterol drug.

It turned out the doctor had been given a list of Jack's current medications some time ago, but he had failed to check it when he wrote the prescription. The doctor defended his oversight by saying he thought the pharmacy would have caught any such contraindication from its list of Jack's prescriptions.

But Jack hadn't used his regular pharmacy. And no one from the new pharmacy asked him if he was using any cholesterol medications. Jack was understandably upset with the double error.

He told me he had learned several lessons.

- For starters, always ask questions before using any new prescriptions.
- Make sure all of the medical personnel you deal with have a current list of your medications. This is particularly important if you're traveling or happen to not go to your regular doctor or pharmacy. Everybody should know everything that you're taking. Jack now carries a list of the prescriptions he uses in his wallet and in his car, and saves a copy at home.
- Make sure to read the drug's printed insert in case there are any questions that need to be asked and answered before using the drug.

The bottom line is that you should be proactive in your own health care. When in doubt, check it out!

A penny saved ... helps retirement

Retirement experts sadly report that statistics show about half of all American families have put so little into retirement savings that their retirement years might spell "trouble" instead of "travel."

A recent Boston College study is the latest research I've seen suggesting households headed by workingage adults are poorly prepared for retirement.

The study says much of the problem can fall on

"Generation X," particularly those born between 1965 and 1972, as the age group faces what could be lower Social Security income, coupled with fewer of them having a pension to back them up.

However, baby boomers, born between 1946 and 1964, are generally in better shape. The study estimates that most people need 65 percent to 85 percent of their annual income in their working years to stay secure in retirement. What is distressing is 43 percent of U.S. households are falling short of that mark.

This is coupled with changes in Social Security. The retirement age for full benefits is estimated to increase to 67 from the current age of 65.

To make the situation more difficult, many companies have done away with costly corporate pensions, which guarantee monthly income for life, in favor of contributions to individual 401(k) plans, which employees have to oversee.

Financial gurus tell me people save too little, unlike the postwar generation. Much of the workingage population saves very little outside their employee-sponsored pension plan, if they even have one.



Ask David **Horow**it

OUR NEW homeowners'

Long Beach, CA

WARD, review the "exclusive-use privilege" in your residence contract. If those repairs are connected to a pipeline

that you use or share, you may be responsible. You should be able to ask the board for a look at a copy of blueprints or the plumbing schematics of the main line and individual units to be sure.

Alternatively, when the board voted to convert the units into condos, they may have decided that all such charges are shared equally, leaving you subiect to their decision.

If either of these two factors applies, and is specified in your new agreement, you must share the burden as a member of that homeowners association.



David Horowitz is a leading consumer advocate. His "Fight Back!" commentaries are heard daily on the Jones Radio Network. For stations and times, check the radio page at www.fightback.com.

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Do you have a question for David?

Just log on to www.fightback.com and "Ask David." He will personally respond to your problem if you follow the instructions printed on his Web site. (Costco members receive a rebate off the normal fee.) Questions and answers of the greatest interest to Costco members will be used in this column with the permission of the contributor and will be posted on www.fightback.com.

Should girls and boys be taught in separate classrooms?



Lisa Millar West Orange, NJ



It would be better because in certain classes students would express themselves more freely.

Shawn Swearngin Spring Hills, KS



We should try it because the current classroom environment produces marginal results.

Roberta Court-Severin Aurora, IL



I feel there would be fewer distractions and that children could focus more on learning.

from members:

Jo Ann Springer-Smith



CHRIS A RUSNAK

Boys and girls need to be exposed to all sorts of diversity from an early age.

Christopher J. Conyers Cumming, GA



It is hard enough teaching our children the necessary social skills to function in society without segregating

classrooms by gender.

Arcie Patenio Olathe, KS



I feel if we were to separate boys and girls in classrooms, there would be unwanted consequences later on.

According to a recent *Newsweek* article, more than 184 public schools now offer some form of single-sex education, where girls and boys are taught in separate classrooms. Supporters of this approach believe that girls and boys learn differently and that teaching them in separate classrooms, using different teaching methods, will reduce the high-school dropout rate among males, eliminate gender-based stereotypes in education and help girls and boys improve their academic performance. But critics argue that the studies supporting single-sex education are based largely on false science and that segregating classrooms by sex throws out the most basic legal standards prohibiting sex discrimination in education. What do you think?



Find out more about this topic on the Web:

www.aauw.org/issue_advocacy/actionpages/singlesex.cfm www.infography.com/content/563442286832.html www.msnbc.msn.com/id/9285515/site/newsweek/

from experts in the field:



Leonard Sax, M.D., Ph.D., chairs the governing board of the National Association for Single-Sex Public Education (www.single sexschools.org). He is author of the book Why Gender Matters: What Parents and Teachers Need to Know About the Emerging Science of Sex Differences (Doubleday, 2005).

BOYS AND GIRLS are innately different, and we must change the environment so differences don't become limitations. But single-sex education, in order to be successful, involves more than just putting girls in one

room and boys in another room. It involves knowing how girls and boys learn and behave—and applying this knowledge in the classroom.

For example, girls and boys see differently. Given a choice between a spinning mobile and a stationary human face, newborn boys prefer to look at the mobile. Newborn girls prefer to look at the face. These differences derive from "hard-wired" differences in the retina of the eye, and these differences influence not only how children draw, but also how they learn.

What's the first thing most children hear the first day of school? "Now, children, I need you to sit down and be quiet." That's easy for many girls. But for many young boys, sitting still and being quiet doesn't come naturally. The first lesson those boys learn is that in order to do well in school they need to act less like a boy and more like a girl.

Even with the most enlightened leadership, most coed schools have the effect of reinforcing gender stereotypes.

In middle and high school, single-sex education can break down gender stereotypes and broaden horizons. In girls' schools, girls can excel in subjects like calculus, advanced-placement physics and computer science. A recent study from the University of Virginia found that boys attending boys' schools were more than twice as likely as boys from comparable coed schools to study subjects such as art, music and foreign languages.

Instead of ignoring the differences between boys and girls, a growing number of educators have become convinced that we should instead use these differences to engage every child's imagination, to expand educational horizons and to help every girl and every boy to fulfill their potential.

from experts in the field:



David Sadker, Ed.D., is a professor at American University in Washington, D.C., and author of five books and scores of articles. You can read some of his work at www.american.edu/sadker.

CAN YOU BELIEVE that half a century after the Supreme Court ruled that instituting separate public schools for blacks and whites makes them "inherently unequal," that such separation could never truly provide black Americans with an education equal to that of whites, we are still talking about "separate and equal" as a way to educate our children?

Common sense tells us there is something terribly wrong with this path, and there is little or no science to support such a backward step.

Professor Janet Hyde of the University of Wisconsin in Madison recently reviewed all of the significant research about sex differences conducted over the last 20 years. She found that from childhood through adulthood, males and females are much more alike than different in cognitive abilities, verbal and nonverbal communication, social traits such as leadership and measures of well-being such as self-esteem. The only differences Hyde found were what you might predict: physical abilities (such as arm strength), some aspects of sexuality and perhaps (only perhaps) more physical aggression among men.

Despite the evidence, we are told about brain research that neatly separates boys and girls. The "science" of brain differences is not new. It has been used in the past to explain why some races and ethnic groups were not as bright as others. Harvard Medical School warned that if women entered medicine and science—in fact, if they even attended college—the stress on the female brain might cause insanity. That was in the 19th century. The argument faded as women became doctors and lawyers. But brain pseudo-science continues.

Certainly there are differences in how girls and boys behave or learn, but much of this is explained by how we socialize children. Here's a radical idea: Think of girls and boys as individuals. Think of the brain as a muscle that parents and teachers can train. And by all means, do not limit the futures of this country's children by segregation. Our nation is already far too fragmented for that.

AUGUST DEBATE RESULTS:

Should people be allowed to bring their own snacks to venues?



Opinions expressed are those of the individuals or organizations represented and are presented to foster discussion. Costco and The Costco Connection take no position on any Debate topic.





See Dialogue pages for more debate responses



By T. Foster Jones

IN THE EARLY 1980s, Gary Hirshberg had an epiphany. It was a life-changing, career-altering, lightbulb-over-the-head moment. And it happened, of all places, at Disney World.

An avid environmentalist, Hirshberg, now president and CEO of Stonyfield Farm—then a sevencow yogurt operation—came to the realization that, in order to achieve his long-held goal of saving the planet, he had to convince business leaders everywhere that being environmental stewards while running their companies would not only benefit humankind, but would make them bucket loads of money. That being a capitalist and caring for the planet were not mutually exclusive pursuits.

To get their attention, of course, he had to prove it could be done.

Today, 23 years later, Stonyfield is the thirdlargest yogurt brand in America and the largest organic yogurt company in the world, selling natural and certified-organic yogurt, cultured soy, milk, frozen yogurt and ice cream in all 50 states, as well as overseas. The company's sales in 2006 hover around \$250 million, having grown an average of 25 percent per year for the last decade, far outpacing the industry.

The company is also monumentally "Earth friendly." It invests in projects that prevent or offset 100 percent of any greenhouse gas emissions that the manufacture of its products might cause. It was the first company to pay farmers not to use hormones on their cows. Seventytwo percent of the company's waste goes out as recyclable. It has introduced green manufacturing processes

that have been adopted by other large companies. And Hirshberg has instituted programs such as Menu for Change (vending machines offering healthy foods in schools); O'Naturals, a chain of healthy fast-food restaurants; Good2Go school breakfast programs; and Profits for the Planet, which contributes 10 percent of Stonyfield's profits to organizations and projects that work to protect and restore the Earth.

Not only have these approaches not detracted

from profits, they have actually contributed to the company's bottom line. Stonyfield is in fact making bucket loads of money, and it is doing it without having strayed from its environmental ideals.

And business leaders are paying attention.

Head moo-ver

Samuel

To meet Gary Hirshberg at Stonyfield's headquarters in Londonderry, New Hampshire, is to meet the face, the voice and the

soul of the company. He doesn't just run Stonyfield; the self-titled CE-Yo is, to a large degree, Stonyfield.

Self-effacing, gregarious, passionate about his beliefs and highly opinionated, Hirshberg has a youthful appearance (which he attributes, naturally, to yogurt consumption) that belies his seasoned 52 years. Over the past 30 years he has demonstrated a canny business sense, a flair for unique marketing

techniques and the ability to cultivate loyalty among consumers to a company and product that is just short of cultish.

None of this was readily apparent when Hirshberg first came to Stonyfield Farm to help the farm's owner, Samuel Kaymen. As a matter of fact, the success of Stonyfield as any kind of enterprise, let alone a profit-making environmental leader with designs on changing the very nature of business, was very much in doubt

in the early years, or what Hirshberg laughingly refers to as the "bad old days."

Kaymen had recruited Hirshberg, who met him when they were both operating organicfarming schools, to develop new ways to keep Kaymen's Rural Education Center afloat. Hirshberg, whose previous careers included directing an institute devoted to organic agriculture and renewable energy systems and being an environmental-education specialist for the U.S. government, struck on the idea of selling the organic yogurt for which Kaymen had become locally known.



Name: Stonyfield Farm President: Gary Hirshberg

Employees: 350

Address: 10 Burton Drive

Londonderry, NH 03053

Phone: 1-800-776-2697

www.stonvfield.com

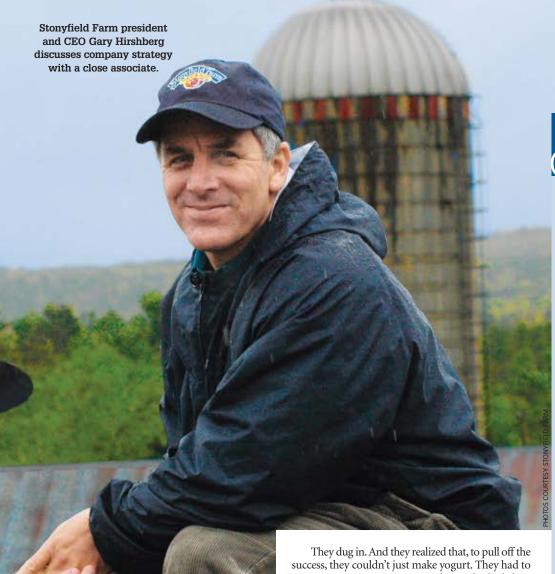
Products at Costco:

Kirkland Signature™ by Stonyfield Farm Organic Smoothie

Comments about Costco:

"I haven't found a retailer in America who seems as similar to us in this unrelenting focus on quality and value. That's what it is: unrelenting."

—Gary Hirshberg



At first, they simply seemed to be exchanging one money loser for another.

"At the end of my first day with Samuel, I calculated that we were \$75,000 in the hole," says Hirshberg. "On one side of the desk was a pile of bills, and on the other there was not a single check. Not a nickel. I had to figure out a way to get through that."

"We were working 24 hours a day, seven days a week, and losing money," says Kaymen, who retired from the business six years ago. "Everything was inefficient and wrong, held together with spit and adhesive tape."

At the same time, they both felt they were on to something, and neither was willing to admit defeat.

"Gary had a natural talent for business, and we were on the same page of values," says Kaymen.

"Samuel and I were ideal partners, because we were both fanatical about quality and pathologically optimistic," agrees Hirshberg. "And also because we had a real healthy respect for what each other knew and didn't know.

'Samuel was the yogurt guy. He was the creator of the culture and the recipe. But he knew absolutely nothing about financing, accounting, managing people or marketing. That's where I could help."

create a unique company, one that embodied their beliefs, blending the focus on business with the focus on the environment. "We both understood that without it we were just like everybody else, in which case we were dead," says Hirshberg. "We couldn't beat the big guys with dollars or industrial prowess."

They needed a mission. Which brings us back to Disney World.

Green capitalism

"Before I came to Stonyfield, when I was running the New Alchemy Institute, we developed this amazing technology," says Hirshberg. "We had solar enclosed environments that were extremely productive, using no fossil fuels, no pesticides, no fertilizers, no chemicals at all. We could feed 10 people three meals a day, 365 days a year, in a space about the size of this office. We had National Science Foundation funding. Prime ministers and heads of state would come see it. About 25,000 people a year visited us."

And then Hirshberg visited Disney's Epcot Center in Florida. There, a Kraft-funded building called the Land Pavilion was showing how food would be grown in the future.

"As you can imagine, their view of how food would be grown was a little different than mine," he says dryly. "But the most poignant >

smoothie Derators

TWO NAMES. Six cultures. More than a year and a half in the making.

Costco and Stonyfield Farm have teamed up to produce the Kirkland Signature™ by Stonyfield Farm Organic Smoothie for Costco members. Here's a quick look at what makes it so good for you.

The six cultures found in this organic smoothie. as opposed to the two or three in most yogurts, elevate it to a health food of the first order.

and Streptoco ermophilus make milk into yogurt.

is proprietary to Stonyfield in the United States and is clinically proven to inhibit the growth and activity of harmful bacteria. This culture boosts the body's immune system, enhancing the body's resistance to gastrointestinal disease.

sei enhances the immune system by inhibiting the growth of diarrheaproducing organisms, alleviates constipation and suppresses disease producing microorganisms.

ohilus provides various health benefits to the gastrointestinal tract. Several studies indicate that it can help lower cholesterol by interfering







Flip your lid: When Stonyfield switched from plastic to foil lids, the company saved tons of money and reduced tons of waste.

thing that I learned on that trip was that for the 25,000 people who were visiting my institute every year, that's how many people were *paying* to go through that exhibit *every single day*."

Hirshberg realized that he needed to have the power of Kraft to reach larger numbers of people. And to do that he needed to show that his green technology could make economic sense.

Otherwise, he says, "we could be the model of doing the most ecologically phenomenal things possible, but if we couldn't show you could make money, it wasn't going to happen. It would be some cute hobby."

And so a light bulb went off. An energy-saving light bulb, no doubt.

"It was apparent to me that business was the reason we were in the environmental and climate fix that we are in as a species, and that business was going to be the way we were going to get out," says Hirshberg. "Business has the power to concentrate capital and resources, and if business makes different decisions, and makes the solutions a priority, we'll see much different results."

And thus the Stonyfield mission was born—to educate consumers and producers about the value of protecting the environment and to serve as a model that environmentally and socially responsible businesses can also be profitable.

(A little postscript to that story: Stonyfield passed Kraft in sales of yogurt—Kraft owns Breyers—six years ago.)

Making it work

According to Hirshberg, most business models follow this premise: Make the product as cheaply as you possibly can, so you have an enormous margin left over. Use this huge margin to buy advertising everywhere and try to convince the consumer to try your product. From that interest and awareness, hopefully you will get some loyalty.

"Stonyfield can't afford to do that," Hirshberg says. "First of all, we will not compromise what goes into our product, so our gross margin is much, much lower than those [who follow the 'make it cheap' model]. Instead, the programs we developed—Profits for the Planet, Menu for Change, Strong Women Summits, Bid with Your Lid and Good2Go—build loyalty by doing all these things.

"The quality that goes into our product is a direct result of the kinds of investments that we're

making into people, into organic farming and into our programs," he continues. "These investments make a better yogurt. They create value. And value equals loyalty.

"I'm really proud, because the mission has essentially remained the same for 23 years. I know if I had compromised anything in terms of quality along the way, any aspect of that mission, I never would be here."

Kaymen says, "Gary has been able to grow the company, be successful and still maintain that perspective and those values."

Mission accomplished?

The good news is how much things have changed since people thought that organic chow was all "hippie food." In the United States, organic food is a \$20 billion business that is growing 20 percent annually. Every major food company is in it. They may not buy into the philosophy of why, but they now know that you can make a lot of money selling it.

Yet, Hirshberg is still champing at the bit.

"I would say we are just getting to the starting line." he says. "I have a very severe and impatient sense that we need to go faster.

"Every trend that you can study suggests that by the middle of this century we're going to be in a position where the air may be unbreathable, the water may be gone.

"It's not like everybody has to walk around feeling guilty, but if we don't recognize the power we have with our purchase, which is otherwise known as a vote, to vote for the kinds of products, services and, ultimately, industries that will take toxins out of the biosphere or that will help give our grandchildren a break, then we're missing the boat. We have the power to encourage businesses to do the right thing. Otherwise, our grandchildren are going to be sitting there saying, 'What the hell were you people doing? How can you have blown this bountiful, gorgeous, incredible thing called the planet Earth?'

"And I think Stonyfield is an example that it doesn't have to be that way."

PHOTO COURTESY STONYFIELD FARM

Smoothie Operators

with cholesterol re-absorption in the digestive tract.

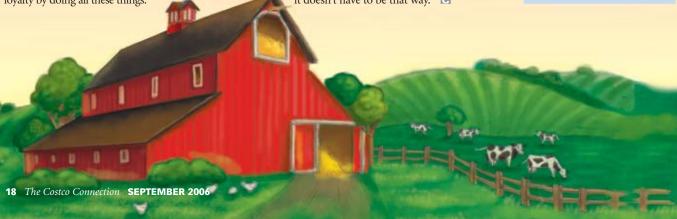
Rifidobacteria (Bifidus)

stimulate the immune system, help prevent common digestive ailments and support healthy growth and development of the digestive tract.

Inulin has the health benefits associated with natural fiber. This fiber not only supports the live active cultures in the yogurt but also helps boost calcium absorption. Studies have shown that 8 grams per day of the type of inulin in Stonyfield Farm yogurts increases calcium absorption by as much as 20 percent.

"We're really excited about getting this item to our members," says John Lee, Costco buyer for foods. "This is so much more than just a good-tasting snack."

The 10-ounce strawberry Kirkland Signature by Stonyfield Farm Organic Smoothie will be available in six-packs at all Costco locations.—*TFJ*

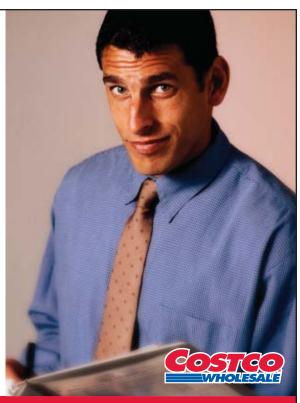


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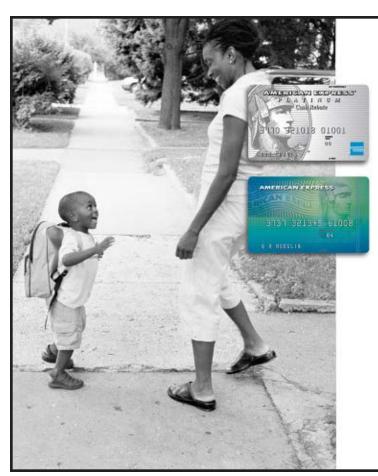




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Separating news from science about vitamin E

By Dr. Joyce Tellier Johnson

AS A NATUROPATHIC doctor, I'm often asked by friends and acquaintances for my comments on the latest "news" about health and nutrition. Headlines earlier this year suggested that one of the most popular health standbys, vitamin E, may be dangerous.

There are a lot of scientific studies out there, and even more media stories about them. Can you tell which ones to take to heart?

Read the reports

For instance, recent reports from a Johns Hopkins University study suggested that vitamin E might increase heart-disease risk.





This was actually not new research but a "meta-analysis," meaning a number of earlier studies were reviewed.

On the other side, the Council for Responsible Nutrition (CRN), a Washington, D.C.-based trade association representing ingredient suppliers and manufacturers in the dietary-supplement industry (www.crnusa. org), claims there were significant flaws and inaccuracies in this meta-analysis. For example, according to the CRN, the authors

omitted the majority of existing published studies, selecting only 19 of some 2,170 studies available on vitamin E. Also, according to the CRN, 18 of the 19 studies reviewed did not support the researchers' conclusions.

In another example, the HOPE-TOO study was conducted on elderly patients who were seriously ill—high-risk individuals over the age of 55 years with either vascular disease or diabetes upon entry into the study. These subjects already



had cardiovascular disease or strong risk factors and were taking medications. Therefore, this study could not be expected to accurately reflect the effect of vitamin E against cardiovascular disease in healthy individuals.

So, which study is right? The fact is, there have been hundreds of individual studies, documenting decades

of investigation by medical and nutritional researchers, that validate and support the use of vitamin E as an antioxidant nutrient. (Antioxidants are substances that prevent the formation of and help to destroy healththreatening free radicals, also called oxidants.)

The cost of free radicals

You have probably heard about free radicals. They are destructive oxygen compounds that may be created in the body as it uses oxygen, or they can enter the body from the environment. Free radicals are like marauders inside cells because of their molecular structure. They are incomplete molecules that have lost an electron, and while a molecule with all of its electrons is stable, a free radical is not.

Free radicals try to "steal" electrons, and in the process they can interfere with the chemical processes of life and health. Ultimately, free radicals contribute to cellular death and can harm DNA, causing mutations that speed aging and increase the risk of disease.

Although some cellular free-radical damage is unavoidable, these molecules can be "quenched" if you eat foods or take supplements with antioxidants. Vitamin E is an electron donor. It can donate an electron to a free-radical molecule, thus quenching it and helping to reduce the risk for disease and premature aging.

E is for excellent

Radical facts about free radicals

- Oxidants (also called free radicals) are unstable, destructive molecules that can damage cells and DNA, causing mutations that speed aging and increase the risk of disease.
- Antioxidants are natural substances that help prevent and destroy healththreatening free radicals.
- Vitamin E is an antioxidant. Your body cannot produce vitamin E. It must be obtained from your diet and supplementation. Foods rich in vitamin E include wheat germ, dark leafy green vegetables, nuts, seeds, legumes, whole grains, brown rice, eggs, oatmeal and soybeans.



In scientific studies, vita-

min E has been associated

with lowering the risk of

heart disease, stroke,

cancer and premature

aging. It may also provide significant benefit to brain and immune cells, and at high doses may significantly slow complications of diabetes. Vitamin E is not recommended for

people using blood-thinning medications or about to undergo surgery, as it can also thin the blood. This is usually a health benefit, as it improves circulation, but not if you are about to have surgery.

The Vitamin E Connection

Costco members will find a variety of supplements, ncluding natural and watersoluble vitamin E, at their local Costco locations.

.



With my patients, I recommend using only 100 percent natural-source vitamin E, identifiable by the label indication d-alpha. Natural E more closely matches the body's chemistry, and about twice as much is absorbed or retained, compared to synthetic E. Synthetic vitamin E will not harm you, but its biological value is about half that of natural vitamin E.

The key to protecting your health is knowing your body and knowing what it needs to feel good and function well. If you want to keep it functioning smoothly for years to come, it is important to increase your knowledge of nutrition and natural health options.

Read references from the library. Ask your natural-health practitioner or doctor. Consider the source of the information (including this article). Is the source biased? For instance, based on my personal experience, health background and research, I believe in the benefits of vitamin E.

Finally, listen to your body. If you've been supplementing with vitamin E for years, and have felt that it benefits you, don't stop now because of a news story. You don't have to be a nutritional scientist to know if a supplement is good for *you*.

Joyce Tellier Johnson, N.D., trains health-care practitioners across North America in current health issues and integration of pharmacological and natural therapies.

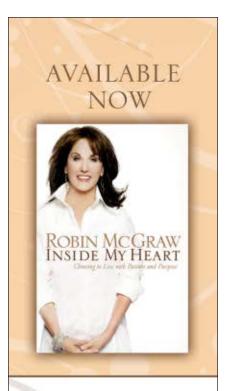
Be the Woman God Created You to Be!



In *The Confident Woman*, Joyce Meyer explains that confidence stems from being positive in your actions and living honestly, but most importantly from having faith in God and in yourself.

Hardcover / Faith Works September 2006

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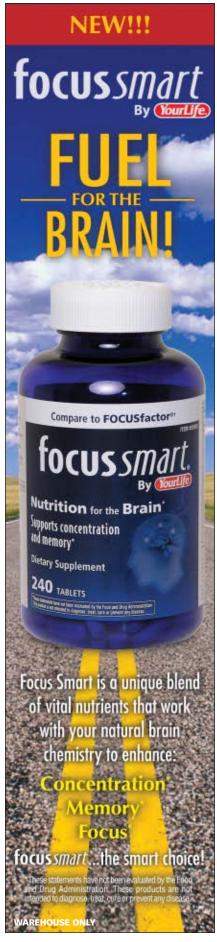
INSIDE MY HEART ROBIN MCGRAW

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Cookware that is beautiful & durable



Kirkland Signature™ 18/10 Stainless Steel Cookware

This beautifully fashioned cookware demonstrates stylishness with its elegant curved design and flared rim for easy pouring. Constructed of 18/10 stainless steel, the copper-bonded five-ply base is manufactured to allow even and efficient transfer of heat while eliminating hot spots. Each pan is manufactured with five-ply base construction consisting of two layers of stainless steel, two layers of aluminum and a copper core. Lids are heavy-gauge stainless steel. The handles are handcrafted, hand-polished, hollow-cast stainless steel. The substantial impactbonded base enables the pan to reach and maintain the desired cooking temperature quickly and evenly.

Kirkland Signature™ Hard-Anodized Aluminum Cookware

Hard-anodized cookware is manufactured using an electrochemical process creating a durable surface that is scratch resistant, nonporos, nonreactive and two times harder than stainless steel. The nonstick technology from DuPont offers a superior surface and ease of cleaning. Ultra-smooth exteriors coupled with cast-stainless-steel lids and handles add to the quality of this cookware. Hand washing recommended.





Circulon Commercial 2 Hard-Anodized Aluminum Cookware

Circulon® heavy-gauge hard-anodized aluminum cookware offers excellent heat control with extraordinary performance and durability, and is twice as hard as stainless steel. The nonstick exterior provides the added ease of quick and painless cleanups. The interior has the TOTAL® nonstick system, which combines a state-of-the-art nonstick formula with our Hi-Low wave-technology surface that will outlast all other nonstick surfaces, guaranteed. Tempered glass lids allow you to view the cooking process without lifting the lid, and riveted cast-stainlesssteel handles have silicone rubber grips for improved comfort.





Cookware is oven safe to 400° F. Hand washing recommended.



Fall feasts

Great meals as we move indoors

THE LEAVES WILL SOON begin to change colors, which means it will be time to move meals indoors and return to heavier entrees—such as roasts.

Fortunately, preparing a classic fall meal doesn't require a lot of extra effort in the kitchen. One popular trend in the marketplace is precooked, "almost homemade" foods. All you do is heat them up to the proper temperature, add a few embellishments and, *voilà*, a masterpiece.

My family recently tried a Morton's of Omaha Beef Pot Roast, featured in the accompanying recipe. The pot roast was easy: It comes with gravy in a bag and a tray—just cut some holes in the bag and heat it up in the microwave for 8 to 10 minutes. For vegetables, we arranged a medley, including half a package of Costco's Kirkland Signature™ Premium Frozen Stir Fry Vegetables, on a cookie sheet, sprinkled 2 tablespoons of Kirkland Signature Extra Virgin Olive Oil over the top and roasted them. We added a quick salad, and everything was ready on time in 20 minutes!

The recipe on this page for Sicilian-Style Pot Roast appears in Costco's latest cookbook, *Creative Cooking The Costco Way*. You can find it and many other recipes at costco.com, under "Costco Cookbook."

—Tim Talevich

Sicilian-Style Pot Roast

- 1/4 cup extra virgin olive oil
- 1 teaspoon red pepper flakes
- 3 garlic cloves, chopped
- 1 cup red wine
- 1 quart prepared tomato sauce
- Grated peel and juice of 1 lemon
- 1/2 cup kalamata olives, pitted and halved
- 1 Morton's of Omaha* Beef Pot Roast (2 to 3 pounds)
- 2 tablespoons chopped fresh Italian parsley
- 1. Preheat oven to 325°F.
- 2. In a heavy sauté pan, heat olive oil over medium heat. Add red pepper flakes and garlic to the sauté pan; cook until the aroma is apparent. Add wine and simmer until the liquid is reduced by half. Add tomato sauce, grated lemon peel and olives; bring to a simmer.
- 3. Place the pot roast in the sauce, cover the pan and gently heat until an internal temperature of 150°F is reached (approximately 30 minutes).
- 4. Add lemon juice and chopped parsley to the sauce and check for seasoning.
- 5. Serve with polenta, broccoli and crusty bread. Makes 4 servings.

*Brands vary by region; substitute a similar product.

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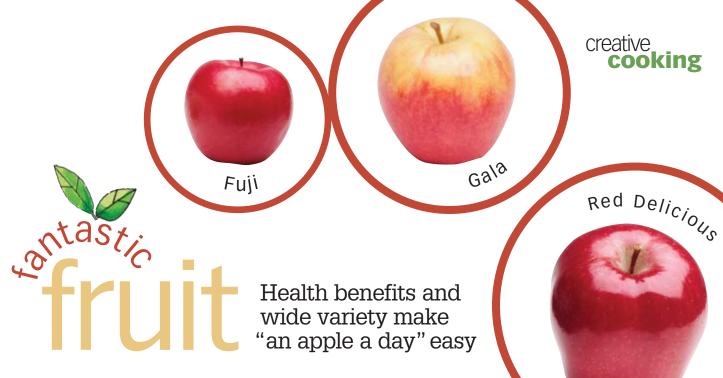


Every Lid Brings Us Closer to a Cure

Yoplait will donate 10¢ per lid up to \$1.5 million* to the Susan G. Komen Breast Cancer Foundation for each pink lid received by December 31, 2006. See package for details.







By Frank Bordoni

YOU'VE PROBABLY HEARD the expression "An apple a day keeps the doctor away" many times, and while it takes more than just a daily apple to keep a person healthy, it is certainly a step in the right direction.

Apples are fat, sodium and cholesterol free and contain only 80 calories each. They are a great source of fiber, vitamins and minerals, despite the fact that 25 percent of their volume is air. They also contain more phosphates than any other fruit or vegetable. Because almost two-thirds of the fiber and half of the vitamin C and valuable acids lie just beneath the apple's skin, you should eat your apples unpeeled and raw, thereby maximizing the health benefits.

The apple's own acids not only make the fruit itself digestible, but also aid in the digestion of other foods, making apples a particularly healthy and tasty accompaniment when used in sauces and chutneys.

Apples are also valued as a natural medicine, and have been used in various forms for sore throats, skin poultices and the treatment of constipation, insomnia and biliousness. In addition, apples act as an excellent dentifrice, cleansing the teeth with their juices, and are just hard enough to mechanically push back the gums so that the borders are cleared of any deposits.

Approximately 7,500 varieties of apples are grown throughout the world, and the

following types are among my favorites for snacking. **Gala** apples, easily recognized due to their smaller size and reddish orange skin, are mild and sweet. The **Pink Lady** variety is aromatic and sweet, but with a more complex flavor than the Gala, and a delicate sugarto-acid balance. For me, the simple flavor of the **Red Delicious** is an absolute triumph.

Other apple varieties are favorites for cooking. The tart-tasting **Granny Smith** works well to balance sugary dishes (see Apple Butter recipe, left), while the **Fuji** is excellent for salads.

Whatever your own favorite apple variety may be, selection and storage of the fruit is important. Apples should always be reasonably firm, with smooth skins and good color. They should also feel solid and heavy when held in the palm of your hand, not soft or light. And remember that apples ripen six to 10 times faster if they are at room temperature instead of refrigerated, so unless you are going to eat them right away, keep them cool.

Frank Bordoni is an award-winning chef, food writer and TV personality in the UK. He believes in using the best possible ingredients to make simple, tasty and healthy dishes.

The Costco Connection

Members will find a wide assortment of apples at their local Costco. Look for Red Delicious, Fuji and Gala apples in September and Granny Smith, Braeburn and Jona Gold apples in October.



Preparation time: 20 minutes
Cooking time: 2 to 3 hours

recipe: Apple Butter

4½ pounds tart apples such as Granny Smith, peeled, cored and quartered

1 pint apple cider

1¹/₂ pounds brown sugar

2 teaspoons cinnamon

1 teaspoon ground cloves

1 teaspoon allspice

Juice and zest of 2 lemons

Cook the apples in the cider in a large, uncovered saucepan over moderate heat, without stirring, until they are soft, then mash them and pass the pulp through a sieve. Add ½ cup brown sugar for each cup of purée. Add the spices, lemon juice and zest, and cook uncovered over low heat, stirring occasionally, until thick and dark brown. If you are not going to be using the apple butter within a week, pour it into sterilized jars and seal tightly. Keep the jars refrigerated and use the apple butter within six months. Makes 3 pints.



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Gadgets lend a helping hand

By Jennifer Heyns

Small

kitchen

ARE YOU one of those people who have a kitchen counter lined with small appliances, each with its own special function? Well, it's time to get creative.

Tom Douglas, Seattle restaurateur and Costco member, says that he loves using small appliances to help him prepare meals for large groups.

"They are one less employee I have to hire," he jokes. "They're like an extra set of hands."

Many small appliances are more versatile than you think. We asked several professional cooks and appliance representatives for ideas. Here's a look.

Rice cooker: Cooking rice is just one of the great things it can do, according to Bob Trout, independent representative for Aroma, a manufacturer of rice cookers.

Add chicken and chiles to the cooker along with the rice for an entire meal. Rice cookers can also be used to make soups and to steam vegetables.

FoodSaver: Also known as a lifesaver in many households, this fairly new kitchen gadget is designed to vacuum-pack food. But users have found it to be handy in many other ways. In fact, the manufacturer, Tilia, has an entire section of its

Web site (www.foodsaver.jarden

direct.com) dedicated to consumer write-ins about the new uses they've found

for their FoodSaver.

Tips include sealing open tubes of caulk appliances or glue or paint-saturated paintbrushes were designed to keep them from drying up, making to make our individual servings of dog food or laundry lives easier ... detergent to take on trips and vacuum packing sweaters to store them until winter.

Coffee grinder: Whole spices, such as cloves or cumin seeds, can be combined in the grinder to create various rubs or freshly ground to be used by themselves. (Be sure to clean thoroughly so the spices and coffee don't flavor each other the next time you use it.) Blade-type grinders can also be used to grind nuts; burr grinders are best left to grinding coffee beans only.

Douglas, who sees being a chef as "the highest profession in the land," uses his coffee grinder for spices so often that he keeps a second one dedicated for this purpose.

Food processor: Who says you can't teach an old appliance new tricks? Chef Michelle Bernstein, Oster spokeswoman, enjoys making quick fruit ices with her food processor.

"Freeze the fruit mixture overnight in a shallow metal pan. The next morning put it in the processor and pulse until smooth, working in small batches," she says.

When you are finished processing, refreeze in individual servings and serve when ready.

Toaster oven: Just right for the mini-chef! Children can use toaster ovens to practice making their own gourmet meals, sort of a substitute Easy-Bake Oven, or for crafts such as Shrinky Dinks—both with plenty of adult supervision, of course.

Cut-ups: Susan McCorkindale, a freelance writer and former marketing director for Family Circle, has many uses for another kitchen tool.

"I use my pizza cutter for cutting up spaghetti or pancakes or slicing sandwiches in half more quickly," she says.

No doubt, small kitchen appliances were designed to make our lives easier, but used creatively (and safely) they can really be indispensable.

The author is a Virginia-based freelance writer who enjoys the country air surrounding her home and sharing it with her family.



WHETHER YOU LOVE to cook or only dabble in culinary endeavors, the new Kirkland Signature™ 14piece hard-anodized cookware set is a practical addition to any kitchen.

I'm excited about this set for several reasons. First, the tulip shape bows slightly at the top, a trendy design that reflects what's popular in other brands. The frying pans have an extra flare at the rim to make removing food easier. The set also features stainless steel handles, an ultrasmooth exterior and DuPonttechnology nonstick surface.

Another new feature of this set is an 8-inch frying pan, which replaces the square griddle in the previous set. Other pieces include two additional frying pans three covered saucepans and a stockpot with a steamer insert.

Unlike comparable cookware that has a nearly \$300 price tag, this Kirkland Signature collection sells for \$149.99.

Regardless of your cooking expertise, it really is the perfect set.

The Costco Connection

You'll find small appliances from blenders to toaster ovens at vour local Costco warehouse and at costco.com.

Also:

To see new items for holiday entertaining, turn to page 66 in the "What's New" section.

House warming

AS TEMPERATURES DROP, heating costs rise—especially since energy costs in general have been steadily increasing over the last few years. To reduce winter heating bills, many consumers use portable electric heaters to warm rooms that are not equipped with any other type of heating or to supplement inadequate central heating in their homes.

Electric space heaters are relatively inexpensive and can be very effective. Two types of technologies dominate the portable heater market: radiant and convection. As the name implies, radiant heaters kick out heat from a hot surface, traditionally the hot bars of a radiator. Convection heaters circulate warm air in a room.

Because radiant heaters warm people and objects directly, without heating the air in the room, they work more efficiently in rooms that will not retain warm, heated air. Convection heaters, on the other hand, fill an entire room with warm air. Convection heaters work best in insulated rooms with average ceiling heights where the air can be continually reheated.

Some portable electric heaters combine the benefits of radiant and convection heating in various ways, often by adding a fan-assisted convector to a hot surface. Many of these combination heaters use a ceramic core, and some also include a washable filter.

The U.S. Department of Energy offers the following suggestions for buying and using a portable electric heater.

Purchase only newermodel heaters that have the most current safety features and the Underwriters Laboratory (UL)

[or Edison Testing Labortatories (ETL)] safety label attached to them.

Choose thermostatically controlled heaters, which avoid energy waste.

Select a heater of the proper size for the room you wish to heat. Do not purchase oversized heaters. Most heaters come with a general sizing table.

Locate heaters on a level surface away from foot traffic. Be especially careful to keep children and pets away from heaters.

Plug heaters directly into a wall outlet. If an extension cord is necessary, use a heavy-

duty cord made of 14-gauge wire.

Buy heaters equipped with a tip-over switch, which automatically shuts off the heater if the unit is tipped over.—Will Fifield

The Costco Connection

While supplies last, you'll find a selection of quality portable electric heaters, all of which have been safety tested by Underwriters Laboratory (UL) or Edison Testing Laboratories (ETL), at your local Costco warehouse and on costco.com.

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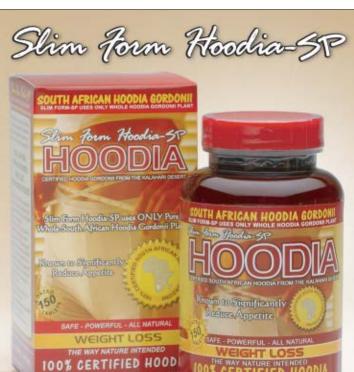


AS SUMMER FADES to fall, lower temperatures bring most of us indoors. While this change of season has its good points-colorful leaves, the possibility of snow days and the holidaysclosing up our homes poses breathing problems for many, especially for those who suffer from asthma and allergies.

Last fall many members discovered the relief that air purifiers offer for use at home. One drawback to using many air purifiers, however, is the cost and inconvenience of replacing filters. That's why Costco warehouses are featuring the Bionaire BAP 1500 again this year.

This air purifier's permanent filter removes up to 99 percent of the airborne dust and pollen in your home and never needs filter replacement. This unit also quietly and efficiently reduces smoke, mold spores and pet dander.

If you or members of your family dread the indoor months because of the breathing difficulties they bring, this device may make the seasons enjoyable.





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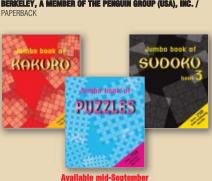


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If you like number puzzles, you're in for some fun but beware, it's hard to tear yourself away once you start. Challenge your mind with the Jumbo Book of Puzzles and hundreds of the most popular puzzles, find challenging cross sums in the Jumbo Book of Kakuro and tease your brain with the Jumbo Book of Sudoku, books 1. 2 and 3!



Learn something new today! The Book of 20-Minute Workouts features easy-to-do exercises that you can easily fit into your daily program. Learn a fascinating new language with *The Book of Signing*, and mix it up with *Cocktails*. PRC / PAPERBACK

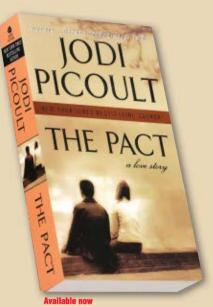
Books to entertain, thrill and teach



"My gripe is not with lovers of the truth but with truth herself. What succor, what consolation is there in truth, compared to a story? What good is truth, at midnight, in the dark, when the wind is roaring like a bear in the chimney? When the lightning strikes shadows on the bedroom wall and the rain taps at the window with its long fingernails? No. When fear and cold make a statue of you in your bed, don't expect hard-boned and fleshless truth to come running to your aid. What you need are the plump comforts of a story. The soothing, rocking safety of a lie.

ATRIA / HARDCOVER





The Hartes and the Golds raised their children. Chris and Emily, together—so it's no wonder the two become soul mates. But when a terrible promise is made between the teenagers, the unthinkable happens. Jodi Picoult explores how well parents can really know their child in her moving novel The Pact.

AVON / PAPERBACK

David Baldacci's new paperback novel is an insider's look into terrorism and the most unusual club in fiction-

The Camel Club.

Members of the exclusive club are experienced but unusual Washington, D.C., insiders who sometimes know more than they should and get themselves

into trouble for it. Plus, don't miss The Collectors, David Baldacci's new hardcover, coming October 17.

WARNER BOOKS / PAPERBACK



Alex Rider is a far cry from the typical teenager. He's part of Britain's top-secret intelligence agency, assigned to investigate some of the most dangerous men in the world. Don't miss **Stormbreaker**, the original Alex Rider book that inspired the feature film starring Ewan McGregor, plus the previous bestsellers in the series, now in paperback.

PHILOMEL, A MEMBER OF THE PENGUIN GROUP (U.S.A.), INC. / PAPERBACK

WAREHOUSE ONLY



Haunted by Hong Kong

Writer exorcises ghosts with debut novel

By Diana Jordan

ALICE GREENWAY'S secrets are tenderly revealed by a voice as soft as her writing is sensuous. The author of White Ghost Girls admits to being a closet writer who, after midnight, coaxed back the world in which she grew up: Hong Kong during the Vietnam War.

Her dad covered the war for a decade, and she briefly followed in his journalist footsteps as an adult, before she became a mother to two girls who are now thrilled with her debut novel's success.

She wrote whenever she could snatch a few hours completely to herself.

"There's something nice about being a secret writer and having a secret life that nobody knows about, and you just surprise them at the end," Greenway tells *The Connection*.

Greenway says White Ghost Girls, this month's Book Pick, was sparked by her desire to resubmerge herself in Asia's lush vegetation, seductive aromas, indescribable "juiciness," even the white gloves that girls wore in the summer of '67.

White Ghost Girls is about sisters Frankie and Kate, "secret sisters," as the younger, narrator Kate, explains. Greenway herself was the middle of three sisters, the asthmatic one. "There's probably some mixture of all of us in the two characters," she admits, "and it's really much more about my own childhood than about my own daughters."

Kate feels overly responsible for her older sister, as Greenway once did. A rebellious Frankie, howling like a monkey in church, grew from Greenway's real childhood fear that her older sister—in that very same church—would step over the line. "Fiction can capture the way you really felt," she says, "not exactly the facts of what happened, but the truth about how you felt about something."

Greenway also drew on the true sensuousness of Hong Kong, pouring a surfeit of flora and fauna and smells and colors into White Ghost Girls. Then, as she pared back the descriptive parts, the plot got darker and darker. Greenway surmises she had a lot of feelings of being somehow involved with, or responsible for, the violence of the Vietnam War that raged on around her family, and those emotions colored the book, but adds that in writing "I exorcized my ghosts, my white ghosts."

Greenway is tremendously grateful for her family's life overseas, but when they returned to the States,

ONLINENews about scheduled book signings at Costco and a book giveaway can be found in "Book Look," only in the Online Edition at costco.com under "Costco magazine."



and she was in middle school, her memories became secrets. She needed to express the nostalgia bubbling up inside her. She needed to write these secrets.

"It was quite hard to talk about all the places that we lived. It felt like you were bragging when you talked about Hong Kong or Jerusalem or foreign places, and people also didn't have much reference to it," she says. So, she held it in. "It's a secret part or you, it grows in your imagination and enway ₹ then it's good material."

After living in Hong Kong, Los Angeles, Washington, D.C., and New England as a child, Greenway now lives in Scotland with her daughters, who are just entering their teenage years. She is still drawn to Asia, feeling as much a part of Hong Kong as she does New England, but won't move while her girls are in their beloved Scottish schools.

Despite writing White Ghost Girls in "a really private way," Greenway is now exposed. And she's not totally happy about that. With her first novel longlisted for the 2006 Orange Prize for Fiction, there's more pressure as she writes her second novel. "I always feel like it's quite bad luck to talk about what I'm writing," she says, adding only that it is a challenge to write a story that she must purely imagine.

At times, Greenway misses the anonymity she possessed when secretly writing late at night. She notes, "There's something very liberating when people don't know anything about you, and they underestimate you, rather than overestimate you."

Diana Jordan reviews books and interviews authors for TV, the Web, radio and print; anchors the news in Portland, Oregon; creates podcasts; and presents "The Gentle Art of Conversation."



Pennie Clark Iannici Costco Book Buyer

IF I'VE SAID IT once, I've said it 100 times: There's little in this life that makes me happier than discovering a talented, first-time author. Alice Greenway and her debut novel, White Ghost Girls, provide just that kind of delicious thrill.

Greenway's experience of living in Hong Kong as a child is made obvious in every last, luscious and sensuous detail-which easily play to all five senses. The result is a novel of substance and beauty that will remain with readers long after the last page is done.

White Ghost Girls is available in most Costco warehouses and at costco.com.

Signed book iveaway

COSTCO HAS 10 autographed copies of Alice Greenway's White Ghost Girls to give away.

To enter, print your name, membership number, address and davtime phone number on a postcard or letter and send it to: Alice Greenway, The Costco Connection, P.O. Box 34088, Seattle, WA 98124-1088; or fax it to (425) 313-6718.

No purchase is necessary.

Entries must be received or postmarked by midnight, October 2, 2006. Void where prohibited. Employees of Costco and their families are not eligible. Winners will be notified by mail. One entry per household.



Send your feedback on this month's book to: discussionquestions@costco.com

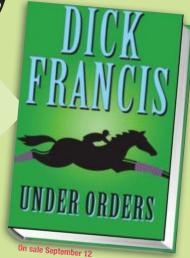
New Noteworthy in Print

DON'T MISS the return of two grandmasters!

Dick Francis' popular hero, the former champion jockey Sid Halley, returns. This time, as Halley steps into the shadows on the dark side of racing, he realizes that his survival might be a long shot, in Under Orders.

From the author of the first terrorist suspense novel, The Day of the Jackal, comes a book on the new face of terrorism—The Afghan.

G.P. PUTNAM'S SONS, A MEMBER OF THE PENGUIN GROUP (USA), INC. / HARDCOVER





The best in literary fiction can be found at Costco Wholesale. It's hard to find happily ever after in the housing projects of Paris in Faiza Guéne's Kiffe Kiffe Tomorrow. And true love is put to the test of time in Where or When and The Time Traveler's Wife. Pick up these titles and more today.

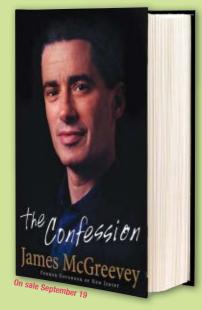
HARCOURT / PAPERBACK

"Van Lustbader remains a fine choice to fill Ludlum's large shoes, and he has delivered a work worthy of the Bourne legacy."

-USA Today on The Bourne Legacy

ST. MARTIN'S / HARDCOVER

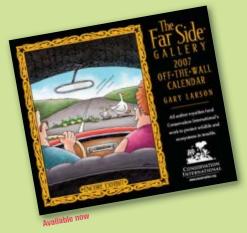




The Confession is former New Jersey Governor James McGreevey's story about the years he spent in the closet and the heavy price he paid in order to get himself into the governor's mansion.

HARPERCOLLINS / HARDCOVER

LIVING LANGUAGE



LIVING LANGUAGE

For five long years, the world has missed *The Far Side Off-The-Wall Calendar*. But it's making a triumphant return for 2007! Don't miss the "encore edition" with 365 days of the most popular panels in the cartoon's run.

Living Language calendars make learning a foreign language easy! Each page offers a simple foreign phrase, and 2007 features the food of each country. Choose from Italian, German, French and Spanish.





Children's books create fond memories and may fetch top dollar

By Hope Katz Gibbs

THOSE PICTURE BOOKS on your child's bookshelf may be worth a small fortune, say Salt Lake City Costco members Linda and Stan Zielinski. In their newly self-published book, The Children's Picturebook Price Guide: Finding, Assessing, & Collecting Contemporary Illustrated Books, they estimate just how much.

"All across the country, numerous collectible picture books lie dormant on a bookseller's shelves, or sit boxed in someone's attic, leaving a tremendous opportunity for collectors," explains Stan in the guide's introduction, which provides an in-depth look into the history of children's book publishing.

He points to several factors for today's boom in the number of picture books being published, including the fact that the books are highly approachablefor adults as well as children—and that every year a growing number of highly talented illustrators venture into the burgeoning picture-book business.

The only illustration in the Zielinskis' guide is the artwork on the cover (a piece by David Christiana from his 2001 book The Magical, Mystical, Marvelous Coat), leaving room in the 488-page, 8½-by-11-inch softback for current market prices of more than 22,000 picture books by 700 illustrators.

In the 15 years they've been collecting picture books, the Zielinskis have learned to do a lot of research. The sources they use to come up with the prices include antiquarian and used-book stores, antiquarian book fairs, Internet book markets, catalogs distributed by children's booksellers and eBay auctions.

Additionally, the Zielinskis believe six factors make a picture book valuable:

- Its aesthetic quality, including its ability to tug on the heartstrings (as do Guess How Much I Love You and Rainbow Fish)
- The eminence of the illustrator (Steven Kellogg and Mercer Mayer, for instance, pop out a book a year)
- Awards the book may have won (such as a Caldecott or Golden Kite)
- Its popularity as a movie or TV show tie-in (e.g., the *Magic School Bus* series)
- The number of copies sold (Shel Silverstein's 1964 classic, The Giving Tree, has sold more than 5.6 million copies)
- Whether it is part of a franchise (Madeline, Babar and Eloise books have been spun off as games and dolls)

So, how do the picture books on your shelves rate? If you have a copy of Maurice Sendak's 1963 book Where the Wild Things Are in very good condition, the Zielinskis believe it's worth about \$10,200. A copy of Dr. Seuss' 1937 story And to Think That I Saw It on Mulberry Street in very good condition would likely fetch \$8,400, and Seuss' 1940 book, Horton Hatches the Egg, could bring in about \$7,400.

One contemporary book that would generate a nice chunk of change is Chris Van Allsburg's 1981 hit Jumanji. A first-edition copy in fine condition is worth about \$1,000.

In fact, \$1,000 is the price point that nearly 50 picture books on the list will garner if sold on the open market today. Not bad, considering most hardback children's books run about \$20 when purchased new. The best place to try to sell that valuable book, the Zielinskis note, is online, with eBay and abebooks.com as Web sites to consider.

Of course, the trick to having a book hold its value is keeping it in pristine condition.

"Whenever you buy a new picture book, the first thing we recommend is to remove the dust jacket and put it in a safe place," Linda explains. "Also try to keep the book away from any peanut butter and jelly sandwiches and tall glasses of milk that may sit beside a child's bed. Then go ahead and enjoy reading the books with your children. After all, that's what they are for."

The Zielinski's own brood-Ruby, 12; Jessica, 10; and Quintin, 4—are the beneficiaries of the collection Linda and Stan started in 1996. Back then, the couple's favorite haunt was Books of Wonder, a renowned children's bookstore in New York City. They befriended owner Peter Glassman, who encouraged them to start buying first-edition Caldecott Medal books. That led to more acquisitions, and today the couple's bookshelves hold more than 4,000 titles worth upward of \$400,000.

"Of course," Stan admits, "the rarest of the bunch get stashed in a safe-deposit box."

For more details, or to buy the book, log on to the Zielinskis' Web site, www.flyingmoosebooks.com.

Hope Katz Gibbs is a freelance writer in Clifton, Virginia. She and her husband, Michael, have been collecting children's books since long before their babies were born. Luckily, no PB&J stains have marred the most valuable tomes on their shelves.



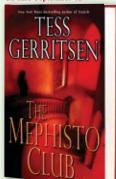
"All across the country, numerous collectible picture books lie dormant on a bookseller's shelves ..." —stan Zielinski





There's a great big world out there ...

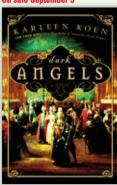
On sale September 12



A woman is found brutally murdered on Christmas Eve. In order to solve the case, Dr. Maura Isles must turn to a secret society called the Mephisto Club in order to help her confront evil in its purest form.

BALLANTINE / HARDCOVER

On sale September 5



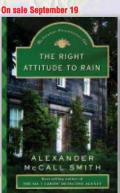
The long-awaited preguel to Karleen Koen's beloved novel Through a Glass Darkly has arrived. In this novel about love and politics, a young woman risks everything for status in a time when women were given very little.

CROWN / HARDCOVER

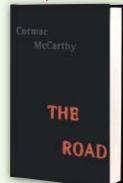
Alexander McCall Smith is back and in top form with a new installment in his bestselling Isabel Dalhousie mystery series. This time around, Isabel is busy dealing with matters of the heart in

The Right Attitude to Rain.

PANTHEON / HARDCOVER



On sale September 26

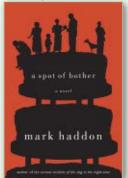


A man and his son travel the postapocalyptic American landscape—with only each other to count on for survival. The Road is Cormac McCarthy's telling new novel about the fine line between society and savagery, and the power of the love between parent and child.

KNOPF / HARDCOVER

Mark Haddon's new novel, A Spot of Bother, is about the breaking apart and coming together of family and how a dignified man can go slowly. silently insane.

On sale September 5



DOUBLEDAY / HARDCOVER

Available now



It's one thing to discover that the man on the autopsy table is still alive. It's quite another when he turns out to be a trained black-ops agent in possession of government secrets, in Vanish.

BALLANTINE / PAPERBACK

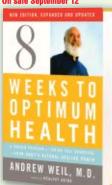
Available now



The son of one of the six flag raisers on Iwo Jima tells the historic story of his father and his Marine comrades, their days in battle spent on the island and their struggles after they returned home from the war.

BANTAM / PAPERBACK

On sale September 12



Andrew Weil has updated his bestseller with new and expanded coverage. Enjoy the best health possible with the help of

8 Weeks to Optimum Health.

KNOPF / HARDCOVER

Random House brings it to you.



Fall books unlock secrets to past, future and ourselves

NONFICTION

Wine, Food & Friends, by Karen Mac-Neil. Wine and cooking enthusiasts will know immediately that they have uncorked something truly magical with MacNeil's wine book. An award-winning author, lecturer and television personality, MacNeil is a champion when it comes to the enjoyment of food and wine, which she summarizes in "The Only Ten Principles of Matching Wine and Food You'll Ever Need." Her zeal for the art of wine is paired with more than 150 Cooking Light kitchen-tested recipes, giving readers all the ingredients they need to reach new levels of gastronomical glory.

Confident Woman: Start Today Living Boldly and Without Fear, by Joyce Meyer. For years, Meyer has been helping women to better themselves by identifying emotional barriers and physical, mental and spiritual obstacles in their lives. Now she provides another answer: confidence. Our society has an insecurity epidemic. Lack of self-confidence causes great difficulty in relationships of all kinds. Meyer explains that confidence stems from being positive in one's actions and living honestly, and, most important, from having faith, in God and in oneself.

The All-New Ultimate Southern Living Cookbook, from Southern Living. This cookbook is bigger, better and expanded with more recipes, pictures and dictionaries. Within its 512 pages, readers will find more than 1,250 recipes, all of them tested for looks, flavor, convenience, health consciousness and, of course, sheer deliciousness. This is authentic Southern cuisine for home cooks at all levels of expertise, from beginner to well seasoned.

Aftermath: The World Trade Center Archive, by Joel Meyerowitz. After September 11, 2001, the Ground Zero site in New York City was classified as a crime scene and only those directly involved were allowed inside—even the media were prohibited from the site. By sheer determination, award-win-



Karen MacNeil

ning photographer Meyerowitz was the only photographer granted unimpeded right of entry into Ground Zero. Aftermath brings to life the tireless determination of the many individuals who assisted in the cleanup process and documents the transformation of the site chronologically from piles of devastation to an empty pit six stories deep.

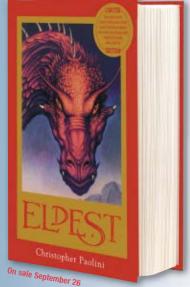
Photos from Aftermath: The World Trade Center Archive can be seen in the September Online Edition at costco.com under "Costco Magazine."

—USA Today review of

CONTINUED ON PAGE 36

The best books at the best prices!

As the second novel of Christopher Paolini's bestselling trilogy, **Eldest** is the next step in Eragon's adventures. After saving the rebel state from destruction by the evil forces of King Galbatorix, Eragon must travel to the land of the elves for further training in the skills of the



Dragon Rider—magic and swordsmanship—and will need all the guidance he can get. The deluxe edition includes a sneak peek at the exciting third book in the series; a complete list of people, places and things in the series; never-before-seen art by the author; and much more!

KNOPF BOOKS FOR YOUNG READERS / HARDCOVER

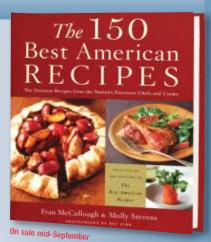
WAREHOUSE ONLY

Recipes peruse magazines, cookbooks, Web sites and even food packages for the most delicious recipes they can find. Now they present their ultimate favorites from over the years with a collection of the best-of-the-best in The 150 Best American Recipes!

Each year, the editors

of The Best American

HOUGHTON MIFFLIN /



The Best American Recipes 2003-2004

Products may not be available in all locations. All book jackets are subject to change.

"This book promises to become as dog-eared as the last edition because the recipes are relatively

easy but yield such memorable dishes."

book previews

An Inconvenient Truth, by Al Gore. This battle cry is a tie-in with the documentary of the same name. Both the book and film were inspired by a series of multimedia presentations on global warming that Gore created and delivers to groups around the world. With this book, Gore brings together leading-edge research from top scientists; photographs, charts and other illustrations; and personal anecdotes and observations to document the fast pace and wide scope of global warming.

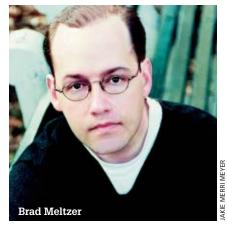
The Not So Big House Book and Inside and Outside the Not So Big House, by Sarah Susanka. Susanka's ideas have created a movement that is changing the way people think about the American home. They've inspired millions to create homes that value quality over quantity and emphasize comfort and beauty. These two books are filled with the Not So Big blueprint in action to show how Susanka's design principles can be used inside and outside the home.

FICTION

The Interpretation of Murder, by Jed Rubenfeld. In 1909, on a hot August evening in Manhattan, Sigmund Freud disembarks from the steamship George Wash-ington. This is his first trip to America, and he is just in time for the murder of one beautiful and wealthy young woman and the nearmurder of another. The woman who survives is Nora Acton, a young rebel who scorns the world she was born into. Dr. Stratham Younger is asked to help the hysterical Nora remember what happened. He calls in his idol, Freud, to help him. The two take on dark passages through Manhattan and through Nora's mind to solve the puzzle of who is killing young heiresses.

Secrets of the Alchemist Dar, by Michael Stadther. This is the sequel to the New York Times bestseller A Treasure's Trove, a fantasy about dark fairies and good fairies and the casting of spells. Clues concealed in the book give the reader a chance to find one of 100 diamond rings worth more than \$2 million. It's a worthwhile way to spend an evening or two-and if you don't find a ring, it's still a great story.

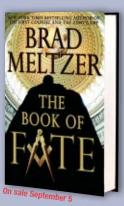
Book of Fate, by Brad Meltzer. Wes Holloway, a once cocky and ambitious presidential aide, can't forget the day that changed his life.



On that Fourth of July, Wes put Ron Boyle, the chief executive's oldest friend, into the presidential limousine. By the time the trip ended, Wes was permanently disfigured and Boyle was dead, the victim of an assassin. Eight years later, Boyle is spotted, alive and well, in Malaysia. Trying to figure out what really happened takes Wes back to a decade-old presidential crossword puzzle, mysterious facts buried in Masonic history and a 200-year-old code invented by Thomas Jefferson.

-Valerie Ryan and Stephanie E. Ponder

For an excerpt from Book of Fate plus a Q&A with Brad Meltzer, see the September Online Edition at costco.com under "Costco Magazine."



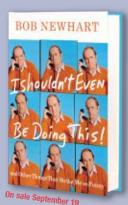
When an assassinated man shows up alive years later, Wes Holloway wants to know why. Instead, he discovers The Book of Fate, in Brad Meltzer's terrifying new thriller of political intrigue.

WARNER BOOKS / HARDCOVER

With At First Sight, Nicholas Sparks picks up where his bestselling novel True Believer leaves off.

WARNER BOOKS / PAPERBACK



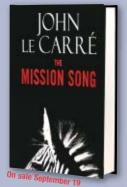


A young interpreter stumbles upon a shocking British plot and something that clearly wasn't meant for his ears, in the stunning thriller The Mission Song.

LITTLE, BROWN AND COMPANY / HARDCOVER

Bob Newhart, one of America's best-loved comedians, has recorded some of his most brilliant and hysterical views in his new book, I Shouldn't Even Be Doing This!

HYPERION / HARDCOVER



Don't miss Paint It Black, the latest from White Oleander author Janet Fitch.

LITTLE. BROWN AND COMPANY / HARDCOVER



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WAREHOUSE ONLY

EXPLORE SOMEPLACE NEW.



Make sure you pack one of the *Eyewitness Travel Guides* when you leave on your next trip. With reliable listings of hotels, entertainment, restaurants, and activities for children, these guides let you travel with confidence. Survival guides show you how to use local currency and public transportation, and featured sights help you make the most of a short trip. If you're headed to China, France, Great Britain, Italy or Spain—don't leave home without 'em.

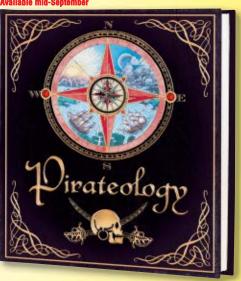
DK PUBLISHING, INC. / PAPERBACK

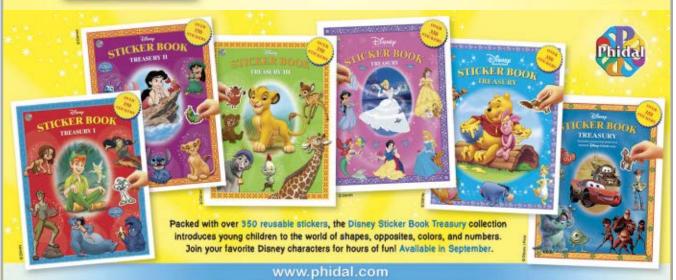


Everything you need to know about other magical worlds can be found in these "long-lost" fictional

Dragonology and **Pirateology**. Antiqued pages and a science-notebook style that includes samples gathered in the field give an authentic feel.

CANDLEWICK PRESS / HARDCOVER







Fall festivals for book lovers

AUTUMN IS NOT ONLY a popular time for publishers to release their biggest titles of the year, it's also the season for cities around the country to celebrate books and authors. Here's a list of some of the festivals happening this September.

The Atlanta Journal-Constitution Decatur Book Festival

Decatur, Georgia; September 1 through 3 www.decaturbookfestival.com

About the event: More than 100 authors will be at this new festival, including Michael Connelly, Edward P. Jones and Karin Slaughter.

Central Coast Book and Author Festival San Luis Obispo, California; September 9 www.ccbookfest.org

About the event: In its seventh year, this festival includes readings, workshops, signings and kids' story time and crafts.

Midwest Literary Festival

Aurora, Illinois; September 16 through 17 www.midwestliteraryfestival.com

About the event: Dennis Lehane and Joyce Carol Oates are two of the more than 50 authors who will be signing books and participating in panel discussions.

Fall for the Book Literary Festival Fairfax, Virginia; September 27 through October 5

www.fallforthebook.org

About the event: Along with staged readings and a poetry café, a highlight of this festival is a presentation of the 2006 Fall for the Book Prize to Dave Eggers.

Montana Festival of the Book

Missoula, Montana; September 28 through 30 www.bookfest-mt.org

About the event: More than 5,000 attendees are expected at this annual event. This year's activities include a celebration of the annual One Book Montana selection, Ivan Doig's This House of Sky (see the July Book Buyer's Pick), a symposium on Montana poetry and a live performance of A Prairie Home Companion.

National Book Festival

Washington, D.C.; September 30

www.loc.gov/bookfest

About the event: More than 70 authors will be appearing at this festival, in conjunction

with several themed pavilions. Attending authors include Joan Didion, Khaled Hosseini, Stephenie Meyer, Louis Sachar and Alexander McCall Smith.

Santa Barbara Book & Author Festival Santa Barbara, California; September 30 www.sbbookfestival.org

About the event: The festival features panels on the media, mysteries and multicultural stories along with the presentation of several book awards.

Look for October book festival listings in next month's "Book Look."

Winning at romance

HarperCollins has partnered with the online entertainment company Fanlib to offer a writing contest for romance readers in which fans create an original story online. The "Express Your Desires" contest kicks off in late August and will unfold over an eightweek period. Fans will vote on their favorite story submission, posted at www.avonfan lit.com. Weekly submissions will be judged by a group of authors under the Avon imprint. The submissions with the highest rating will be published as an e-book by Avon at the close of the contest.

Reading for charity

In early August three literary giants—John Irving, Stephen King and J.K. Rowling-took to the stage for charity. The event, dubbed "An Evening with Harry, Carrie and Garp," was designed to raise money for Doctors Without Borders and The Haven Foundation, which

Debbie Macomber signs 6 Rainier Drive on September 15, at 1 p.m., at the Lacey, Washington, Costco, at 1470 Marvin Road NE.

Gordon Javna signs Uncle John's Fast-Acting, Long-Lasting Bathroom Reader on August 16, from noon to 2 p.m., at the Nampa, Idaho, Costco, at 16700 N. Marketplace Blvd.

> (Click here for maps and directions to Costco locations.)





Debbie Macomber to sign 6 Rainier Drive in Lacey, Washington (see below).

helps artists who cannot help themselves in the face of illness or natural disaster. The authors hoped to raise at least \$250,000 for each organization.

Irving, King and Rowling each read from one of their own works and took questions from the audience during the two-night event held at Radio City Music Hall in New York.

Source: Publishers Weekly

reaw

COSTCO HAS five signed copies of Cold Moon, by Jeffery Deaver, and two signed copies of Dispatches from the Edge, by Anderson Cooper, to give away. To enter, print the name of the book you want, your name, membership number, address and daytime phone number on a postcard or letter and send it to: [Name of book], The Costco

Connection, P.O. Box 34088, Seattle, WA 98124-1088, or fax it to (425) 313-6718. No purchase is necessary. Entries

must be received or postmarked by midnight. October 1, 2006. Void where prohibited. Employees of Costco and their families are not eligible. Winners will be notified by mail. One entry per household.

Send your feedback on this month's Buyer's Pick to: discussionquestions@costco.com



excerpt

Fated thrills

Corruption and deceit confound the hero of Brad Meltzer's new potboiler

AUTHOR BRAD MELTZER is the man behind several New York Times bestsellers, including The Tenth Justice, Dead Even, The First Counsel, The Millionaires and The Zero Game. He is also one of the co-creators of the TV show Jack & Bobby—and is the author of the critically acclaimed comic book Identity Crisis. His new thriller, The Book of Fate, is available this month in most Costco ware-

Following is a Q&A with Meltzer about The Book of Fate, along with an excerpt from the book.

Q: Describe The Book of Fate in your own

A: All books are a reflection of the time they're written in. The Book of Fate is a reflection of our current world: a world where we all search for heroes and-especially after 9/11—where we realize that the super-perfect idealized hero doesn't really exist anymore. In World War II, we were a country of supermen. Now we're a country of spider-men: people who want to save the day and do it all perfectly, even though we realize we're all a bit scared and terrified like teenagers inside.

The Book of Fate is actually about the loss of power and the struggles we all have when we think we haven't reached our personal potential.

Q: What's the best detail you picked up while researching The Book of Fate?

A: All of the Freemason details hidden in the city streets of the nation's capital. Two hundred years ago, George Washington and the Freemasons marked the city of Washington, D.C. To this day, no one knows why. When you see what they did in the pages of the book and then add to that all of the other people who have been Freemasons-Winston Churchill, John Wayne, Houdini, 15 U.S. presidents—that's what started me into this world.

Q: Former Presidents George H.W. Bush and Bill Clinton both helped with the research for The Book of Fate. How'd that come about?

A: It came from a simple letter I received from former President Bush. He wrote to say he liked one of the novels, and consented when I asked to see what his life was like. As for former President Clinton, I'd met him when The Tenth Justice was published, so I was happy when he signed off on me visiting his staff in Harlem. These visits provided details for the book that make you think, "That's exactly how it is."

Excerpt

The Book of Fate by Brad Meltzer

Six minutes from now, one of us would be dead. That was our fate. None of us knew it was coming.

"Ron, hold up!" I called out, chasing after the middle-aged man in the navyblue suit. As I ran, the smothering Florida heat glued my shirt to my chest.

Ignoring me, Ron Boyle darted up the tarmac, passing Air Force One on our right and the eighteen cars of the motorcade that idled in a single-file line on our left. As deputy chief of staff, he was always in a rush. That's what happens when you work for the most powerful man in the world. I don't say that lightly. Our boss was the Commander in Chief. The President of the United States. And when he wanted something, it was my job to get it. Right now President Leland "The Lion" Manning wanted Boyle to stay calm. Some tasks were beyond even me.

Picking up speed as he weaved through the crowd of staffers and press making their way to their assigned cars, Boyle blew past a shiny black Chevy Suburban packed with Secret Service agents and the ambulance that carried extra pints of the President's blood. Earlier today, Boyle was supposed to have a fifteen-minute sit-down with the President on Air Force One. Because of my scheduling error, he was now down to a threeminute drive-by briefing sometime this afternoon. To say he was annoyed would be like calling the Great Depression a bad day at the office.



"Ron!" I said again, putting a hand on his shoulder and trying to apologize. "Just wait. I wanted to-

He spun around wildly, slapping my hand out of the way. Thin and pointynosed with a thick mustache designed to offset both, Boyle had graying hair, olive skin, and striking brown eyes with a splash of light blue in each iris. As he leaned forward, his cat's eyes glared down at me. "Don't touch me again unless you're shaking my hand," he threatened as a flick of spit hit me in the cheek.

Gritting my teeth, I wiped it away with the back of my hand. Sure, the scheduling hiccup was my fault, but that's still no reason t-

"Now, what the hell's so damn important, Wes, or is this another vital reminder that when we're eating with the President, we need to give you our lunch orders at least an hour in advance?" he added, loud enough so a few Secret Service agents turned.

Any other twenty-three-year-old would've taken a verbal swing. I kept my cool. That's the job of the President's aide ...a.k.a. the body person ... a.k.a. the buttboy. Get the President what he wants; keep the machine humming.

"Lemme make it up to you," I said, mentally canceling my apology. ...

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HROUGH MORE THAN 400 photographs, *Aftermath: The World Trade Center Archive*, by Joel Meyerowitz, tells the story of the Ground Zero recovery efforts. When asked why he got started on this project, Meyerowitz says he was moved into action after being told that no photographers, including the press, were allowed to take photos of Ground Zero.

"No photographs meant no visual record. As I walked away that day I knew what I had to do. I was going to get in there and make an archive of the aftermath. That was the beginning of the following nine months of my life down at Ground Zero," he says.

With the help of the Museum of the City of New York, Meyerowitz

With the help of the Museum of the City of New York, Meyerowitz gained access to the site—the only photographer granted such permission. Now, on the fifth anniversary of September 11, *Aftermath*, available in most Costco warehouses and costco.com, shows the moving and powerful fruits of his labor.—*Stephanie E. Ponder*









By Peter J. Malcolm

WALT DISNEY'S RESORTS have always been associated with bringing fantasy and magic to life, but this year Mickey and friends are taking dreams to a whole new level.

Beginning October 1, Disney kicks off the "Year of a Million Dreams," a 15-month event dedicated to making wishes come true for the young and the young-at-heart. The only requirements, it seems, are an active imagination and an affinity for all things magical.

"Throughout this celebration, dreams and unique experiences once thought impossible will be awarded every day," says Jay Rasulo, chairman of Walt Disney Parks and Resorts.

During the event—the domestic celebration of Disney's global "Where Dreams Come True" promotion—which will be celebrated at California's Disneyland and Florida's Walt Disney World, Disney will grant dreams to 1 million guests. These "dreams" include:

- Overnight stays in the all-new Mickey Mouse Penthouse at the Disneyland Resort
- Vacations to Disney's worldwide resorts to serve as grand marshal in a Disney parade
- Private meetings with favorite Disney characters
- Golden FASTPASS tickets, giving guests unparalleled access to some of Disney's most popular attractions

The idea for the promotion came from consumer insight and research. Disney employees and "cast members" (Disney Parks and Resorts staff) found that people associated Disney with dreams and with making dreams materialize. Watching guests enter the gate is like watching a transformation from the ordinary to the extraordinary. Making magic has always been their job; now they're set to put in some overtime.

"Our cast members already create countless magical moments for park guests every day," Rasulo says. "And during this 'Year of a Million Dreams,' we're taking this concept to a new level, empowering our cast as 'dream makers' as never before.'

The celebration is set to coincide with several new attractions, including Rockin'

Space Mountain, a new twist on the classic Disney ride, complete with state-of-the-art lighting and sound technology, and the Finding Nemo Submarine Voyage, an underwater excursion inspired by the Disney-Pixar film. The rides are scheduled to open at Disneyland in the spring and summer of 2007, respectively.

But amidst the new attractions and fanfare lies the true magic of Disney: a chance for adults and children alike to take a break from their world and experience fantasy, adventure and magic—a chance to dream again.

"Adults have busy lives and families," says Sarah West of Costco Travel. "And for 50 years, guests have regarded a trip to Disneyland as a fun escape from reality, to put cares aside for a while and let their children play out their dreams."

Peter J. Malcolm is a Seattle-based freelance writer. He can be reached at lshadowz@ hotmail.com.

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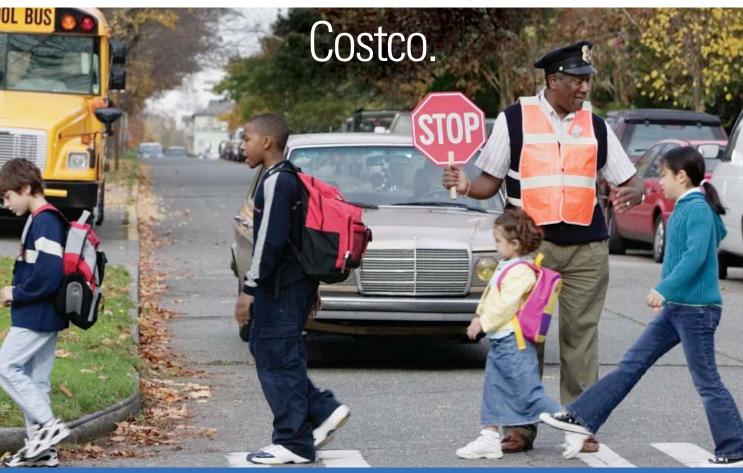
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BuyingSmart

Consumer reporter Pat Volchok gives a behind-the-scenes look at Costco products and services. Send your questions to:

buyingsmart@ costco.com



BUYING BED OR BATH LINEN is not an easy task-choices are many and information can be hazy. Believe me, one misguided purchase can single-handedly transform your happy home into a domicile of complaining grumps.

Weary of floundering around in linen land, I met with those I trust: Valerie Van Valkenburg, Costco's home textile buyer, and Amber Dodge, who does the same job for costco.com. Here's what I found.

Sheets

Many retailers mislead consumers into believing thread count is the end-all when determining sheet quality. It is not. Fiber, finish and yarn size are also crucial considerations.

Cotton, with its luxurious feel, exceptional yarn strength and durability, is best. Premium sheet cottons include Egyptian, Pima (the American version of Egyptian) and Supima (a trademark for some Pimas).

The finishing treatment should include fuzz singeing to eliminate pilling and mercerizing to strengthen and improve fabric luster. As for the yarn, the finer, the better.

Thread count should register at least 250 with one-ply (strand) yarn. Some manufacturers switch to less expensive and thicker two-ply yarns and then double the thread-count numbers. Don't be fooled such a count is inaccurate and misleading. Val says she tests many two-plies and finds them "awful."

Costco warehouses are now stocked with singleply, singed and mercerized, 100 percent Pima cotton Kirkland Signature™ 500-thread-count sets (in various sizes, with flat and fitted sheets and two pillowcases). Royal Sateen's 450-thread-count Egyptian cotton sets arrive at Costco in late October.

The Kirkland Signature sheets, which our family enjoys immensely, are available in many new luscious pastels as well as dreamy chocolate. These silky smooth sheets are manufactured with an easycare finish to minimize wrinkles and are oversized to fit deeper mattresses. Look for queen, king and a limited distribution of Cal king sizes.

Costco.com is stocked with a variety of sheets and bedding accessories. Consider the Kirkland Signature lineup: matching duvets, Italian-made linens, adorable crib and juvenile patterned bedding or bed skirts and Euro shams.

Protectors and enhancers

Beds need clean underwear, too—pillow covers, mattress covers and mattress pads.

Mattress protectors are available in the spring and summer in warehouses. Assorted pillow choices are on hand year-round.

Allergy concerns? Look to costco.com's physician-endorsed Allergen Barrier Collection. Purchase the set and save money.

Costco vs. the competition

If you shop around to compare Costco's prices versus the competition's for popular bedding accessories, you'll find savings that help you sleep well at night. Here's a look (prices based on queen sizes).

Memory-foam mattress topper Luxury sheet set White goose-down comforter White goose-down pillows Duvet/comforter cover and shams	\$139.99 \$59.99 \$99.99 \$34.99 \$59.99	Nat'l Dept. Stores \$230 \$105 \$300 \$120 \$230	Prices ba: on survey taken in Seattle in July 2006.
Total:	\$394.95	\$985	July 2000.

For the ultimate in comfortable bed underpinnings, I suggest Sleep Innovations Novaform, 100 percent nonallergenic, memory-foam accouterments. Memory foam provides extra body support, relieves neck and back pressure and, when used as a topper, adds life to an old mattress.

"Not all memory foam is the same," warns Val. "We have tested many less expensive products. They do not perform as well as those made in the U.S. by Sleep Innovations."

I'm particularly taken with the warehouses' new Novaform Elite Choice two-in-one mattress topper. It has $2^{1}/_{2}$ inches of high-density memory foam on one side (2 inches is standard), $3^{1}/_{2}$ inches of luxurious, extra-comfort, "down-like" microfiber on the other, an antimicrobial finish and a soft, durable 300-thread-count, 100 percent cotton, washable, snug-fit cover. All sizes are available, but Cal king sizes have limited distribution. Costco's price is about half that of other retailers. (A similar product, the Novaform Natural Partners memory-foam-and-down combo, is available on costco.com.)

Towels

The majority of towels are made with super-absorbent cotton. The longer and denser the fiber, the more absorbent and softer the towel. Egyptian cotton, with its long, strong fibers, makes a particularly thick, lustrous, super-soft yet durable towel.

Costco offers WestPoint Stevens Martex 100 percent Egyptian cotton loop towels. Two new colors—icy blue aqua spa (arriving in October) and dusty violet—add new sizzle to the established palette. Don't forget to pick up the plush, coordinating bath mats.

Do you like extra-large bath towels? I do. This is why I am thrilled that Martex bath

towels are now 2 inches longer, at 30 by 58 inches. (The standard size is either 30 by 54 inches or 27 by 50 inches.)

Val warns, "Some retailers avoid additional costs by just increasing dimensions rather than boosting the amount of yarn used. We add more yarn. This guarantees the same plush weight per square inch."

I am always grateful for costco.com's nimbleness and innovative attitude. In this category, Amber suggests that members consider costco.com's plush Turkish cotton, Egyptian waffle pattern or eco-friendly bamboo towels.

Comforters

Pacific Coast Feather (PCF) has been in the down business since 1884. I am a big fan of this company for its craftsmanship.

Costco's 600-fill-power queen and king PCF comforters are hypoallergenic, made in the United States and found in most warehouses. They provide exceptional insulation for year-round comfort, with large, fluffy clusters of Hyperclean® white goose down. The 370-thread-count, 100 percent cotton fabric is three times more leakproof than traditional covers, and the baffle-box construction provides even down distribution. At

Costco, expect to save around \$150 for the queen size and nearly \$190 for the king. (Look for coordinating PCF down pillows.)

ased

Costco.com carries a huge selection of down products, including lightweight to extra-warmth comforters and pillows.

Blankets and throws

With a nod to the upcoming gift-giving season, consider Berkshire Microplush fleece blankets, Phoenix Down throws, white goosedown blankets and Sunbeam's machine-washable, heated lap throws in the warehouses.

Shop at costco.com for wool/silk and wool/cashmere blankets as well as silk, cotton and electric blankets. And for magical naps, consider costco.com's 100 percent pure Mongolian cashmere throws (53 by 67 inches), crafted in Italy, or Kirkland Signature 100 percent cashmere throws, arriving in select warehouses and online in early October.

So long, old rags. Hello, happy home.

See "Buying Smart bonus material" in the September Online Edition.

Visit costco.com, and click on "Costco magazine."



THE HUBBY AND I gladly tested two of costco.com's luxury sheet brands. Here is our pillow talk.

Empress 100 Percent Silk Sheets

Hubby: "Nice sheets." (Translation: I like them. Can I go to sleep now?)

Pat: "The set came through the washer and dryer like a champ. Look at this double-turned hem work. They fit our deep mattress. What a fabulous feel." (Translation: A keeper.)

Sorrento Italian 100 Percent Egyptian Mako Cotton Sheets

Hubby: "Nice sheets, too." (Translation: It's bedtime. Can we talk about which one to buy tomorrow?)

Pat: "Machine washed and dried just fine. Nice heft and luster. What an intricate leaf pattern. I read Mako cotton is also used in fine lace making. Mmmm ... marvelous."

(Translation: No discussion necessary. We are buying both. Nighty-night.)





Taking care of your fine linens By Pat Volchok PROTECT YOUR INVESTMENT by handling your linens appropriately. Here are some cleaning and storage tips provided b Costco's Home Textile buyers, suppliers and reputable experts. T.aundering basics 1 are labels and follow the directions.

- taken to a professional dry cleaner.
- · Don't wash whites and colors together.
- Don't overload the washer. Overloading causes detergent residue, which acts as a magnet for dirt.
- Use the hottest water temperature the fabric can withstand as stated on the label (cold, warm or hot).
- A 10-degree increase in water temperature will increase any detergent's effectiveness.
- Shrinkage can be avoided by drying on low or medium settings.
- Treat a stain as soon as possible, even if you are not going to do the laundry for a few days.
- Wet any stained areas with water before applying a stain remover.
- Bleach breaks down optical brighteners that are applied to most white textiles. Subsequently, whiteness is stripped away and over time white linens can turn yellow, gray or dingy looking.



Sheets

- Remember to always stack sheets and pillowcases in sets.
- Rotate sets by putting freshly laundered sets on the bottom of the stack.
- Pull sheets from the dryer promptly and fold immediately to avoid wrinkles.
- If sheets have cooled in the dryer, add a slightly damp washcloth and tumble again for another five to 10 minutes to restore.

Silk sheets and pillowcases

(Empress Silk from costco.com)

- Wash in cold water with mild detergent, no bleach, on the gentle cycle.
- Wash silk separately from other items and do not overload washer to avoid any unnecessary wear to the fabric.
- Tumble dry on low heat only if necessary.
- · Never wring water from silk.
- Because silk resists creasing or wrinkling, it will usually smooth out naturally.
- If ironing should become necessary, press the damp silk on the reverse side with an iron set on the low setting.
- If the silk starts to loose its sheen, use a cool iron to restore it.

Memory-foam toppers and pillows (Novaform)

- Cover: Remove and machine wash with warm water and mild soap. Rinse and spindry on normal cycle. Tumble dry on low heat. Do not bleach.
- Foam core: Spot-clean with cool water and mild soap. Hand-squeeze excess water out. Air-dry flat. Do not put foam in washer or dryer.

Towels

- Fold lengthwise in thirds, then crosswise once or twice so they are ready to hang on the towel bar.
- Wash deep-colored towels before first use to reduce their tendency to bleed.

- Use 1 cup of vinegar when washing towels the first time. It helps set the color.
- · Wash like colors together.
- Use warm water for colored towels. White towels can be washed in hot water.
- · Use non-chlorine bleach.
- Use about one-half the normal amount of detergent.
- Use 1/4 to 1/2 cup of vinegar in the rinse water to remove soap residue.
- To fluff up the loops on your towels, shake them before you put them in the dryer and again when you take them out.
- Fabric softeners (even in detergent) leave a waxy film on towels that reduces absorbency. If you want to keep towels soft and absorbent, use dryer sheets instead.

Winter bedding

• Flannel sheets should be washed and dried separately, since flannel tends to deposit lint in the dryer. Be careful not to over-dry flannel, as this can cause wrinkles to set and colors to fade.

General comforter tips

(Pacific Coast Feather Co.)

- Down/feather bedding products are packed tightly for shipping and storage.
 Allow time to air them out for several hours.
 Fluff and shake them before use to restore their "cloud-like" appearance.
- The more you launder and wash your bedding, the quicker you'll begin to see signs of wear (just as with your favorite shirt or pair of jeans).

Down comforters

- If used with a duvet cover, a comforter will need to be cleaned only every three to five years.
- Comforters should be professionally dry cleaned or laundered. Nonprofessional laundering is not recommended because home

ARTICLE FEEDBACK

For the ultimate guide, check out *Martha Stewart's Homekeeping Handbook:*The Essential Guide for Caring for Everything in Your Home, available in November in most warehouses and on costco.com. It's crammed with 752 pages of home-care tips for every room in the house.

washers and dryers are too small to accommodate down comforters. Also, most household washing machines have an agitator in the center, which places unnecessary stress on comforters.

Down/feather pillows

- Pillows can be laundered in a home washing machine once or twice a year or as needed. Professional laundering is an alternative. The removable cover is machine washable.
- For drying, place the pillow and one or two tennis balls into your dryer. Use low heat. The dryer may take several hours to completely dry your pillow. As with all down/feather-filled products, drying times can vary, but it is important for products to be thoroughly dried before putting them back in use.

Down blankets

- Blankets can be washed at home as often as needed, but shouldn't need laundering more than once every other month. Front-loading washing machines are recommended.
- For drying, follow the same directions given for pillows, allowing adequate drying time. As with all down/feather-filled products, it is essential that they be dried thoroughly before further use. Tennis balls or other fluffing devices are recommended to aid in the drying process.

Feather beds

• Feather beds must always be protected with either a feather bed cover or another sheet. The feather bed should be thought of as an extension of the mattress and should be cared for accordingly. Spot-clean as much as possible and resort to professional laundering only when absolutely necessary. Never attempt to "stuff" a feather bed into your home washing machine: You risk damaging your machine, especially those with central agitators.

Suggestions from

www.HousekeepingChannel.com

- Bedding and bath towels should be stored very dry after laundering to prevent mold.
- Linens going into seasonal storage need to be clean to avoid attracting pests that can damage the fabric.
- Rarely used linens benefit from a yearly washing for freshness; refold along new lines to help prevent damage along creases.

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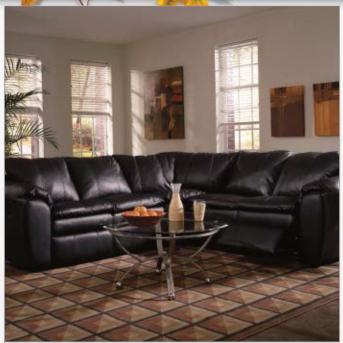


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Ironman Evolution Elliptical \$849.99 Delivered After \$250 OFF #110049 Valid 9/01/06 - 9/30/06 Costco.com only



NordicTrack View Point TV Treadmill 10.2" flat screen TV. **\$1,299.99 Delivered After \$300 OFF**#129383 Valid 9/01/06 – 9/30/06 Costco.com only

Sunray Premium Playground 100% natural cedar and redwood.
\$1,599.99 Delivered #941601 Costco.com only



Racor Bike Hoist \$14.99 #359507 Plus shipping and handling.



MotoFloor® Modular Garage Flooring Your choice Black/White or Charcoal tiles. \$99.99 After \$200 OFF
#11038308 Valid 9/01/06 – 10/01/06 Plus shipping and handling. Costco.com only



O'Sullivan Platinum Pro 5-Piece Garage Storage Set \$399.99 Delivered After \$40 OFF #104769 Valid 9/01/06 - 10/01/06 Costco.com only





WINTER SAFETY TIPS



"Winter tires are useful only in snow" **FALSE**

Winter tires are designed to provide optimal safety for all types of winter driving (on snow, ice, wet or dry and slushy roads). At the first sign of winter, the mounting of four winter tires becomes essential.



"Winter tires are only useful on country roads, and I drive only in the city" **FALSE**

In winter, both urban and rural regions can have the same climatic conditions: low temperatures, icy roads, etc.



"Winter and standard tires are identical" FALSE

The special rubber compound in Michelin® winter tires stays flexible at low temperatures, while the rubber in standard tires starts to lose its elasticity once the temperature drops below 45°F. In addition, Michelin® winter tires have a greater number of biting edges to ensure optimal grip on winter roads.



"In winter it's enough to just drive more slowly" FALSE

Winter tires deliver as much as 25% to 50% more traction then standard tires and have 20% to 25% more braking ability, which can be the margin you need to stop in time, or to turn and avoid trouble.

For optimal safety on all wintery roads (snow, ice, slush, dry or wet) there is one solution, a set of four Michelin® winter tires. Available online at www.costco.com, with delivery to your nearest Costco Tire Center within 5 - 10 business days. All online prices include shipping, handling, and installation by Michelin® Certified Tire Technicians.



Warehouse or Costco.com



for thousands of items you won't find in your local Costco.



Sunglo Lean-To Greenhouse \$1,699.99 Delivered After \$300 OFF

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Yardline 10' x 12' Westport Ready-to-Assemble Shed \$250 OFF *Search: YARDLINE Additional Yardline sizes and styles available. Valid 9/01/06 - 9/30/06 Shipping and handling included. Costco.com only



Rion Greenhouses Multiple styles and sizes available. *Search: RION Starting at \$599.99 Shipping and handling included.

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Deluxe Copper Patio Heater and Copper Fire Pit/Coffee Table #127584,119741 Costco.com only Shipping and handling included.



with BBQ Various colors and styles. \$1,399.99 Delivered Costco.com only







Cummins Onan HomeSite™ Power 6500 Portable Generator #115176 Shipping and handling included.



Cummins Onan RS45000 48 kW Home Standby Generator \$500 OFF *Search: 10011019

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Cummins Onan RS20000 20 kW Home Standby Generator \$200 OFF *Search: 10011019 Valid 9/01/06 – 10/01/06 Shipping and handling included.

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Malibu 12-Piece Solar-Powered "Tulip Style" Landscaping Kit
Includes 8 path lights, 2 floodlights and 2 remote solar panels. \$50 OFF
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Malibu 12-Piece Solar-Powered "Bollard Style" Landscaping Kit
Includes 8 path lights, 2 floodlights and 2 remote solar panels. \$50 OFF
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Savannah Post Lantern with Address Light and Photo Eye Your choice Black or White. \$20 OFF Costco.com only #128409, 128709 Valid 9/01/06 – 10/01/06 Plus shipping and handling.



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EPSON' CAHOH







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Logitech® QuickCam® Fusion™ Webcam \$69.99 Delivered After \$20 Rebate #982307 Valid 9/01/06 – 9/30/06

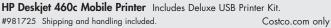
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Sharp XR-11C Multimedia DLP™ XGA Business Projector
2000 ANSI Lumens, full-function remote with PC control.

\$899.99 Delivered #945025 Warehouse or Costco.com







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Sandisk munnismer prince SanDisk 💯

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ViewSonic 22" Wide LCD 5ms 700:1 300 cd/m² 1680×1050 resolution. #129426 Plus shipping and handling.

SCEPTRE

Sceptre 19" Wide DVI LCD 8ms 700:1 300 cd/m². #996022

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Nikon S6 6.0MP 3" LCD Wi-Fi 3x optical, 12x total zoom.

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Warehouse or Costco.com

Costco.com only



Nikon P4 8.1MP 2.5" LCD 3.5x IS optical, 14x total zoom. \$40 OFF #134219 Valid 9/01/06 - 9/30/06 Plus shipping and handling. Costco.com only



Canon SD630 6.0MP 3" LCD 3x optical, 12x total zoom.

#998403 Plus shipping and handling.

Costco.com only



Canon S3 IS 6.0MP 2" Vari-Angle LCD 12x optical, 48x total zoom. Image stabilizer. #998406 Plus shipping and handling. Costco.com only

for thousands of items you won't find in your local Costco.



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Mitsubishi 57" 1080p DLP® HDTV Resolution: 1920 x 1080, 2 HDMI inputs, 6 primary-color system. **\$2,499.99**

#11162428 Plus shipping and handling.

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Garmin® Marine GPSMAP® 76Cx \$339.99

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Aquatic Visions

Complete 90-Gallon Saltwater Aquarium Includes decorative coral, delivery and setup. **\$2,299.99 Delivered** #126322



Watts Premier 2 Stage Water Purifier System

Includes electronic monitoring faucet. \$15 OFF Reflected in Price

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Vinotemp 52-Bottle 52-SN Stainless Wine Cellar

Under counter or free-standing, front vented.

\$749.99 Delivered

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Compass Folding Adjustable **Booster Car Seat** \$69.99 Delivered

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from Selectivend



Multi-Vending Candy Machine with Stand #166849



\$1 and \$5 Bill Changer #110906 **More models** available to fit your size and location.



Snack and Satellite Drink Combo Vending Machine #166159

Costco com onl

Cold Drink Vending Machine #163209

All items include shipping and handling.









INTRODUCING COSTCO.COM'S NEW BUSINESS PRODUCTS PROGRAM

IN JUST A FEW CLICKS...YOUR BUSINESS SHOPPING IS DONE!

1. SHOP Go to costco.com. In the red Shop for Business Products box, click commercial or residential and then enter your delivery zip code and click "GO". Then either:

A. Enter a product in the search text box and click "GO".

B. OR, locate your desired product by selecting a product category from the left hand navigation list. Navigate through the subcategories to find your desired product. Enter your desired quantity in the box and select add to cart.

2. LOG IN When you add an item to your cart, you will be prompted to log in. If you've previously shopped costco.com, just log in; otherwise, follow the New Registration process.

3. CHECK OUT When you are finished shopping, click "CHECK OUT". You will be asked to review the items in your cart and provide the delivery address. Click the "complete purchase" button...that's it! You will receive an order confirmation via email immediately. When your order ships, you will receive another email verifying the actual ship date. The email will include instructions on how you can track the shipment of your order online.

GO TO COSTCO.COM **AND ORDER YOUR BUSINESS PRODUCTS CATALOG TODAY!**

COSTCO

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Calendars & Planners
Desk Accessories & Organizers
File Folders & Storage
General Supplies
Ink, Toner & Ribbons
Labels



Paper, Pads & Post-Its

Paper
Pads
Notebooks & Filler Paper
Post-Its
Flags
Envelopes
Forms & Recordkeeping



Technology

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Computer Accessories
& Peripherals
Copiers &

Fax Machines Data Storage

Office Machines & Electronics

Printer & All-In-Ones



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Furniture Collections
Bookcases & Shelving
Carts & Stands
Chairs
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Salon Furniture

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Paper

Tools & Hardware

Vending Machines





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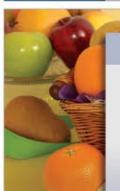
Cookware

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- 1. Put them on in the morning.
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*Save \$30 when you are fitted for Focus® DAILIES® 90-packs and \$40 via the Costco Internal Rebate when you purchase eight boxes of Focus® DAILIES® 90-packs.

*Must purchase as least two 90-packs with fitting from doctor to receive \$30 rebate.

WAREHOUSE ONLY

Offer valid from August 1, 2006, through October 31, 2006, or while supplies last. See Optical Department for details. Some restrictions apply. Valid Rx required.

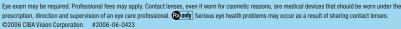


Beautiful color and outstanding comfort in a daily disposable lens. Available in four colors to

wear when you want.











Costco.com means business

Expanded business delivery raises the bar

By David Wight

SO COSTCO.COM has beefed up its business-delivery service. Excellent. That means a bigger selection of pens, paper, ink and toner, computers, pianos, scrubs, bulk flowers and a whole lot more for member businesses.

Wait! Pianos, scrubs and flowers? What's that all about?

You might have fallen into the same trap I did. Hearing "business delivery," I thought of office supplies such as pens, copy paper, white boards and markers—the usual suspects. And while that is part of the new service, there's more to this story. I had failed to grasp the big Costco picture.

Business delivery on steroids

Take those pianos, for instance. Many institutions, such as schools and churches, are Costco members and have already realized that costco.com's selection of Suzuki pianos represents an incredible value to their operations.

And scrubs? Those are for all the medical practices and clinics that rely on Costco for many of their supplies, everything from computers and janitorial basics to break-room goodies and waiting-room TVs. Why not add linens and comfortable work attire?

See a pattern emerging? You've probably figured out the bulk flowers are a big hit with members in hospitality businesses such as catering and restaurants, and also for special events at institutions and many other types of businesses. So are the 8-quart chafing dishes and the heavy-duty espresso makers.

So the big Costco picture? Business delivery at costco.com takes a much broader hybrid approach, aiming at a mix of everyday office essentials with upscale business necessitiesproducts that you just won't find at the typical office-supply outlet—all at low Costco prices.

Delivery how and where?

Costco.com turned to a home-grown model for this program, looking at the six regional Costco Business Centers, some with specialty warehouses, that provide local business delivery to selected areas in California, Washington and Arizona. That successful approach has been enhanced and, through costco.com, expanded to cover the entire United States.

"With basic office supplies, we'll be able to take advantage of the fast distribution network of our suppliers," says Mike Pollard, vice president of marketing and operations for costco.com. "Through 13 regional distribution centers as well as smaller centers in other areas, we'll have next-business-day delivery for 95 percent of the country if our supplier receives an order by 3 p.m. in the same time zone. And, with most items, the shipping and handling charge is included."

In addition to access to more products via the Web site, a dedicated catalog distributed in Costco warehouses or by request through costco.com will support the effort.

New functionality on the costco.com Web site will let businesses create and save shopping lists for the everyday items they need to replenish often. Another new function allows easy ordering by item number, with the dedicated catalog serving as a vital reference.

Liz Elsner, vice president of merchandising for costco.com, would be very surprised to learn that a business couldn't find something essential to its operations through the new program. "Whether it's everyday basics or the upscale specialty items, it's just like Costco does with everything. We have the cream of the crop—the top items in a given category—at a great value," she says. "And our categories and item selection have never been broader. We want to appeal to as many specialty businesses as possible."

Try these categories

JUST FOR openers, do any of

business-product needs? A full Business Products catalog can be at any warehouse.

these businessdelivery categories mesh with your requested at costco.com or picked up

Category

Business Products

- New Items & Limited Time Offers
- Paper, Pads & Post-Its
- Office Supplies
- Ink, Toner & Ribbon
- Technology
- Office Furniture
- Breakroom & Janitorial
- Business Machines
- Catering & Restaurant
- Candy & Snacks
- ▶ Health & Medical
- Automotive
- Safes
- Moving & Storage
- ▶ Education & Child Care
- ▶ Hardware
- Salon & Beauty
- Services for Your Business
- Vending Machines
- Corporate Gifts

What's new at costco.com? ■ Fully detailed catalog ■ Order by item number ■ Thousands of items Stored shopping lists Broad range of Delivered to business necessities any U.S. address

Regular Auto Loans

High Rates

Auto Loans for Costco Members as low as 5.74%

Low Rates





As a Costco member, you have access to exclusive rates that can save you more than \$650 over the life of your loan.

Lock in APRs from: New Car 5.74% **Used Car** 7.04% Refinance 7.20% Motorcycle 8.10% Executive Members save even more!

Apply online and get a response in 15 minutes. You could be shopping as soon as tomorrow.

Visit costco.com and click on Services.

Vehicle loans are provided by Capital One Auto Finance and are arranged pursuant to a California Department of Corporations finance lender's license. Annual percentage rate(s) (APR) are quoted as of 7/25/06 and subject to change without notice. Rates are based on loan term, credit history, application method and mode of payment. Capital One Auto Finance only refinances loans from other lenders, not including Capital One subsidiaries.

*Response time is typically 15 minutes during business hours. Capital One Auto Finance business hours are Monday through Saturday, 7 a.m. to 7:30 p.m., and Sunday, 9 a.m. to 2 p.m., CDT. @2006 Capital One. Capital One Services, Inc. Capital One Auto Finance is a federally registered trademark. All rights reserved. Savings calculated on a 60-month new car loan, based on Capitol One Auto Financing offered rate plus Costco member discount vs. the national average 60-month new car rate (cited by Bankrate) for the week of July 10, 2006. Savings may vary, depending on credit history, loan amount and credit criteria. 06EX1224 9/06





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- · Prearranged, Member-Only pricing
- . More than 2,000 participating dealerships to serve you
- No-haggle, no-hassle buying experience

Call 1-800-800-9288

Or visit costco.com, click on Services, then on Auto Buying.

A participation fee has been paid by the participating dealers. All new cars arranged for sale are subject to availability and a price prearranged with the selling franchised new car dealer. Certain vehicles may be excluded from the program. Costco and its affiliates do not sell automobiles or negotiate individual transactions. 0906 A0196 CN

Taking credit, the easy way

Costco makes credit-card processing simple and painless



IF YOU ARE A MERCHANT, you know that consumers love buying things with their cards. According to *The Wall Street Journal*, 2003 was the first year Americans began using cards—credit, debit and others—to buy retail goods and services more often than they used cash or checks. Every day millions of consumers prove the popularity of plastic.

To help Costco business members accommodate their customers' preferred method of payment, Costco teamed up with NOVA Information Systems, one of the largest credit-card processors in the industry. This program provides exclusive low rates on credit-card processing for Costco members, around-the-clock customer service and no hidden fees.

Dr. William Buchanan, a Costco member and psychologist in Alpharetta, Georgia, who opened North Point Psychology in 2001, says Costco's Merchant Credit Card Processing Program has worked very well for him.

"I decided to offer credit as a payment option because so many of my clients prefer the convenience of paying with cards," says Buchanan. He also notes that when he began accepting credit as a method of payment, he found his business grew between 10 and 15 percent.

"Because I had experienced good customer service as a Costco member in the past, I took home a brochure on their credit-card-processing program when I began looking into services," explains Buchanan. "After extensive research, I went with Costco's program because the rates were competitive and the process seemed much more straightforward."

If your small business could benefit by offering customers the option of paying by card, as North Point Psychology has, here's a step-by-step look at what's involved in signing up for Costco's Merchant Credit Card Processing service.

Call NOVA toll-free at 1-800-848-6705 (priority code 83209). Have your Costco membership number ready because a team of agents dedicated specifically for Costco members is ready to assist you. You'll be asked to provide the details of your business to your NOVA agent. He or she will help you determine the best service to meet your business needs and will help you throughout the entire process.

You will receive an information package of about four to six pages, usually via e-mail or fax. Your NOVA agent will have

"After extensive research,
I went with Costco's program because the rates
were competitive and the
process seemed much
more straightforward."

- Dr. William Buchanan

filled out most of the packet for you based on your previous phone call.

Sign and return the processing agreement for approval. You will also be asked to provide: (a) a copy of your business license or seller's permit; (b) a copy of a voided business check; and (c) a sample of marketing materials, such as a flyer, brochure or rate sheet.

Upon approval, you will receive a "Getting Started" packet from NOVA, with a phone number to call and schedule a



Process this

Here's a look at the key features of Costco's Merchant Credit Card Processing Program.

- A 1.64 percent processing fee for retail-classified merchants for Visa and MasterCard purchases (plus 20 cents per transaction)
- A 1.99 percent rate for mail-, phone- or Internet-order-classified merchants for Visa and MasterCard purchases (plus 27 cents per transaction)
- Processing rates for American
 Express, Discover, debit and check authorization vary
- Twenty-four-hour customer service, seven days a week
- The \$25 application and \$4.95 monthly service fees are waived for Costco Executive Members

training session, or NOVA will automatically call you within 48 hours to set up an appointment for training.

Signing up for this service is easy and can cut your processing fees, as many members have found. Even if you are already in a contract with another credit-card-processing service, the low rates may offset any early-termination fees.

To learn more about Costco's Merchant Credit Card Processing Program, log on to costco.com and click "Services," then click "Merchant Credit Card Processing."

HEAR THE DIFFERENCE!



COSTCO.

=HEARING AID CENTER

Costco Hearing Aid
Centers now carry
open-fit hearing aids
– a breakthrough in
sound technology
and comfort.

Stop by a Costco
Hearing Aid Center and
make an appointment
for a demonstration.

"The difference was significant. I could even hear the squeaks of the wheels on the carts. I could hear my wife and she didn't have to speak at me; she could look down the aisle and I could hear what she was saying.

"That was all it took. I ordered hearing aids right there.

And they have made a huge difference in my life."

Dave Stoltenberg, age 57 Seattle, Washington



Costco Hearing Aid Centers offer the latest in digital hearing-aid technology, for a fraction of the price you'd pay elsewhere. For more information, or to schedule a free hearing test, consultation and fitting, call **1-800-774-2678** for the Costco Hearing Aid Center location nearest you.

Tire Center teams up with Michelin

WHETHER YOU ARE a fierce road warrior who drives a performance car or a speed-conscious motorist driving a biodiesel-powered vehicle, you rely on tires to get you around. Because tires are such a vital part of safe travel, Costco has always gone to great lengths to ensure that Costco Tire Center employees are well versed in all aspects of automotive tire safety. In keeping with this commitment, Costco has recently teamed up with longtime industry leader and Costco tire supplier Michelin® to provide an even higher level of training.

According to Robert Moyer, who oversees Costco's Tire Centers, the new certification program with Michelin means that Costco Tire Center employees—who have already received considerable training on tire sizes, types and installation—now receive between 30 and 60 hours of additional training and testing per year on tire construction, oversize-tire

application, tire-pressure-monitoring systems, service guidelines and other technical aspects of tires. The extensive level of training means that all Costco Tire Center employees are certified Michelin tire technicians.

"Currently we are the only retail tire group with this level of Michelin certification," Robert reports. This focus on training means that Costco members will be assisted by some of the most knowledgeable tire technicians in the industry, who can pinpoint exactly the kind of tire best suited to their needs and ensure that the tires are fitted to exacting specifications.

Robert concludes, "From the sales floor through the installation process, Costco's Tire Centre employees are real experts."

—Will Fifield



Former All-Pro tackles scholarship breakfast

FORMER PRO FOOTBALL star Alan Page is still making tackles, only nowadays the target is higher education, not quarterbacks.

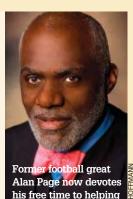
Through the Page Education Foundation (www.page-ed.org), which he founded in Minnesota in 1988, Page encourages youths of color to continue their education beyond high school. That's why he's a natural fit to be the honorary speaker for the 2006 Costco Scholarship Fund Breakfast this month.

Page will be the keynote speaker for the seventh annual

Costco Scholarship Fund Breakfast on September 28 at Seattle University. The Costco Scholarship Fund provides financial assistance to underrepresented minority students who wish to attend Seattle University or the University of Washington.

Page, who retired from the National Football League in 1981, now serves as an associate justice of the Minnesota Supreme

"... if you are willing to work hard, you can achieve whatever your hopes and dreams may be ..."



students succeed.

Court. His foundation offers partial scholarships for college students, mentoring programs and service projects for children designed to keep them in school.

"Our foundation's purpose is to motivate and encourage students to take the risks that I think a lot of young people perceive in going on to school," Page tells *The Connection*.

The foundation has awarded scholarship

grants to 2,300 college students over the past 11 years. Grant recipients agree to a contract to return to their communities and work with kids in kindergarten through eighth grade—"sending the message that education is important, you can use education as a tool and if you are willing to work hard you can achieve whatever your hopes and dreams may be for the future," says Page.

Page played professional football for nearly 15 years with the Minnesota Vikings and the Chicago Bears. In 1988 he was inducted into the NFL Hall of Fame. He was named All-Pro Defensive Tackle nine times, and in 1971 was named the National Football League's Most Valuable Player.

Asked what is more difficult, fighting off a block to get to the running back or running his own foundation, Page laughs.

"Let me put it to you this way. This year [the Page Education Foundation] has 590 scholars—about 250 are just graduating from high school. Think about trying to organize that many teenagers," Page says. "Now what do you think is most difficult?"

Page adds with another chuckle, "It's more challenging and far more difficult, but quite frankly equally, if not more, rewarding."

For more information on the Costco Scholarship Fund, visit *www.costcoscholar shipfund.org* or call (425) 416-2035.

—Bill Urlevich

his year, entering the Costco International Photo Contest is easier than ever. You will be able to "Give Us Your Best Shot" online or in print form. For online details go to www.costcophotocontest.com Whether it's a photo you took hours to set up or one you grabbed in a second, it will take only a few minutes for you to send in your entry. So get snapping!

Contest ends September 30, 2006.

International Grand Prize

\$2,500 Costco Cash card (or equivalent)

National Prizes

NoM

enter

online!

First Prize: \$1,500 Costco Cash card Second Prize: \$1,000 Costco Cash card Third Prize: \$500 Costco Cash card

All winners will also receive: A Fuji QuickSnap Flash one-time-use camera and a scrapbook or photo album. (Honorable mentions to be awarded at judges' discretion.)

contest software powered by: Omnison

Costco Photo Contest 2006 Official Rules

- To enter, submit an unframed, unmounted black-and-white or color picture (4" x 6" or 5" x 7") with the entry form securely affixed to the back. Online entries should be in JPEG format, Save a high-quality print (which will be required) in the event vou are a winner.
- The theme of the contest is "Give Us Your Best Shot." Winning entries will be those that best reflect the theme. Decisions of the judges are final.
- Photos will not be judged unless the entrant's name, address, membership number and telephone number have been written legibly on the entry form and attached to the back of the photo.
- 4. No purchase necessary. Must be 18 years or
- Entrant must be a current membership cardholder of Costco. No prizes will be awarded until entrant's membership status has been verified as current by Costco.
- One entry per membership cardholder; additional entries will be disqualified. Previously published photographs are acceptable.
- Odds of winning will depend on the total number of entries submitted.
- 8. Photos must be suitable for family viewing. Contestants must know the names and
- addresses of all identifiable people in their photographs. 10. All entries become the property of Costco. Receipt of entries cannot be acknowledged and entries cannot be returned. Costco assumes no responsibility for submitted photographs.
- 11. Employees of Costco Wholesale Corporation and members of their immediate families (spouse/domestic partner and any children over 18 years old living with the employee and having a valid Costco card) are not eligible to enter. Employees of sponsoring companies or members of their immediate families are not eligible to enter.

Costco

iternational

hoto Contest

- A separate contest will be held for Costco employees and their immediate families.
- Entries must be postmarked by September 30, 2006. Award winners will be notified by December 2006. Winners will be notified by mail.
- 13. Mail entries to: Costco Photo Contest, P.O. Box 34088, Seattle, WA 98124-1088.
- Contest is void where prohibited or restricted by law, where a license is required or where subject to tax (other than tax on prizes awarded). All federal, provincial, state and local taxes are the sole responsibility of the winners.
- 15. All fees and personal expenses incidental to redemption of prizes (as deemed necessary) will be the sole responsibility of the winners
- 16. Prizes must be claimed within 30 days of notifica-tion. If not claimed by this date, the prizes will be forfeited. All claims thereto following this date will be null and void.
- 17. No substitution or transfer of prizes except at the sole discretion of the sponsor. All restrictions apply.
- 18. Each winner must agree in writing that his or her name, likeness, city, winning photo and negative may Halle, interest, city, winning price and publication purposes without additional compensation. Prior to receiving prizes, each winner will be required to sign a release provided by Costco to this effect and obtain a release or permission from anyone with proprietary citable in the vincinian publication (1997). rights in the winning photograph (such as artwork, trademarks or a person's likeness). Refusal or inability to provide such releases or permissions will result in entrant's disqualification in this photo contest, and any prizes will be forfeited.
- Costco reserves the right to cancel or suspend the contest should any cause beyond the confrol of Costco affect the administration, security, fairness, integrity or proper operation of the contest, or for any other reason it deems appropriate, at its sole and absolute discretion. and absolute discretion

Submit online at www.costcophotocontest.com or cut out and tape this entry form Member Name to the back of a 4" x 6" or 5" x 7 Address photo and mail to: City Zip Code **Costco Members Photo Contest** Home Phone Costco Wholesale P.O. Box 34088 Membership No. Seattle, WA 98124-1088 Location of Photo Please sign that you have read and understand the contest rules. **FUJIFILM**

Canon

CASIO.

All entries must be postmarked or submitted online by September 30, 2006.







<u>Lexar</u>

Nikon

OLD M TOWN'

OLYMPUS[®]

Panasonic

SanDisk **Z**i





By Annette Alvarez-Peters

I'D LIKE TO propose a toast. Here's to Costco for introducing Kirkland Signature™ Vodka. It's a clean, smooth and well-balanced vodka with hints of citrus and vanilla.

KIRKLAND

This vodka is distilled to exacting standards under the direction of a master distiller in Cognac, France. Kirkland Signature Vodka is made from selected wheat grown in northern France, and its water comes from the nearby Gensac

Spring—known for its purity because it passes through ancient limestone. The vodka is distilled five times to achieve the highest level of purity and is then passed through two separate filtration systems, resulting in a smooth, wellbalanced drink.

Vodka has become a very fashionable spirit, with top-shelf brands becoming increasingly popular with consumers. With that in mind, it only made sense for Costco to look at offering members a high-quality vodka at a great value—less than \$30 for a 1.75-liter bottle.

Russians were the first to make this spirit, in the ninth century. They called it zhizennia voda (water of life) and used it for medicinal purposes. Today a number of countries pro-

> duce vodka, including Russia, Sweden, Poland, France, the Netherlands, Canada and the United States. Vodka can be distilled from a number of raw materials, such as wheat,

rye, rice or potatoes. The neutral spirits are redistilled, either once or twice, and then blended with demineralized water to reduce the alcohol volume. It is then filtered with charcoal to remove any remaining impurities. Additional demineralized water is added to reduce the alcohol to the required strength.

High-quality vodka should be clean and smooth on the palate, with a well-balanced, "round" finish. Vodka's neutral taste makes it perfect for cocktails. Depending on your preferences, there are a number of ways to drink vodka. James Bond likes his vodka martinis shaken, not stirred. The ladies from Sex in the City loved their Cosmos.

I'll have mine dirty with three olives. Cheers!

Annette Alvarez-Peters is an assistant general-merchandising manager at Costco who oversees the national wine, spirits and beer-buying program.

The Costco Connection

Kirkland Signature Vodka is available in most warehouses that sell liquor.





A. Cive Italian Glass Bowl Handcrafted by artisans, this bowl can be used as a centerpiece or a serving bowl. Available in rich bronze or red, both with gold foiling. Item #996723

What's new Exciting products for at the ware holiday entertaining



B. Mikasa Etched Stemware 8-Pack Uniquely etched stemware is available in martini, all-purpose or red-wine shapes in four festive patterns. Item #181111





C. Glass Charger Plates 4-Pack Choose foiled gold or silver 13" glass charger plates. Ideal for dressing up a formal dinner or for use as decoration. Item #118001

D. Buffet Server This four-tier buffet server features four white serving plates on a wrought-iron stand that expands for a great presentation. Item #989909









E. Italian Side Dishes 3-Pack Elegantly designed in Italy with embossed borders, these side dishes are oversized, and nest for easy storage. Microwave and dishwasher safe. Item #178769

F. Italian Platters 2-Pack Imported from Italy, these ceramic platters feature embossed borders and are appropriate for any holiday, yet classic for all-yearround use. Dishwasher safe. Large platter: 21.8" x 16.7". Small platter: 15.9" x 11.9". Item #203349



G. Kirkland Signature LED Lights Choose C7 or mini-style lights; each set includes 100 bulbs per string and both types are energy saving and cool to the touch. Can be used indoors and outdoors. Item #780739, 145399



H. Holiday Glass Votives 3-Pack Hand-blown and design-cut by European craftsmen, these oversize candleholders hold votive candles, tea-light candles or a small bouquet of flowers. Item #166209



ROBOTIC TECHNOLOGY is now available at Costco. The iRobot Roomba Scheduler vacuuming robot can be programmed to clean at certain times of the day; automatically adjust to floor surfaces such as wood, tile or carpet; and return to its charging base when it's done cleaning.

"As we all get busier, this cuts down on the time needed to perform a household chore," says buyer Michelle Husby. "It can clean while you are sleeping or at work."

Another interesting feature comes into play when the Roomba is running low on power. "This unit will go back to the charging base when the charge is running low," Michelle says.

The Roomba set includes scheduler, remote control, self-charging home base, spare filter, extra

brush set. cleaning tool and two "virtual walls." Item #192949









In the pharmacy

Theraflu Warming Syrup Warming relief for a severe cold, day or night. Item #436261

Move Free Advanced Helps by lubricating, cushioning, strengthening, protecting and rebuilding joints. Item #119962

Airborne Tablets The unique natural formula contains 17 herbs and nutrients to enhance your immune system. Item #989712



Mitsubishi **LCD Projection** HDTV

HIGH-DEFINITION TELEVISION is the must-have TV technology today. The Mitsubishi WD-62530 LCD HDTV features a high-quality picture in a stylish compact cabinet (less than 20" deep), complete with a fully assembled stand.

"This is a great brand name with a huge 62-inch screen for less than \$2,000," buyer Geoff Shavey explains.

"You also don't have to spend an hour putting the stand together the way you do with other brands. Instead, you pull it out of the box and it's ready to go."

Mitsubishi's exclusive LCD light engine features a 132-watt lamp for a bright picture with deep color. The 3D Video Noise Reduction system produces crystal-clear images, and Mitsubishi's SmartShutter Dynamic Aperture system improves black levels for superior dark-scene detail. The WD-62530 also offers one HDMI input that accommodates the latest digital or satellite box or the latest DVD player.

Buying an HDTV unit is only half the story, however.

"In order to view high-definition TV," Geoff explains, "don't forget to upgrade to high-definition programming from either off-air via antenna or your local cable or satellite provider." Item #162530



What's new Exciting products arriving soon at the warehouse



A. Halloween Bag of Play-Doh The cool alternative to candy. Each palm-size container holds 1 ounce of the colorful compound. Each bag contains 80 cans. Item #110317

All Chocolate Candy Bag

CHOCOLATE LOVERS. REJOICE! Just in time for Halloween, Costco has taken two of the top national brands, Hershey's and Nestlé, to create the All Chocolate bag of fun-size candy bars. This 90-ounce bag contains 155 favorite candy bars—including Reese's Peanut Butter Cups, Almond Joy, Nestlé Crunch, Kit Kat, Butterfinger, Hershey's Milk Chocolate and Baby Ruthand sells for less than \$12. "Never before

two top national brands in one bag," says Costco buyer Jay Tilley. "We're proud to have these two companies as partners." Item #107979







B. LeapFrog Fly Pentop Computer Bundle This award-winning educational toy features an optical scanner that can actually "see" everything you scan and write on special Fly paper. Have fun while learning with Harry Potter or Hello Kitty: Each bundle includes interactive games and Fly Pentop software. Item #112793

C. Atomic Digital Clock Featuring a 12"-diameter circular metal case, this clock sets itself automatically (including daylightsaving time) and displays seconds, month, day, date and indoor temperature, with temperature readout in Fahrenheit or Celsius. Item #123347

D. Casio EX-Z1000 Digital Camera The EX-Z1000 features an ultra-slim design, 10megapixel CCD, bright 2.8"-wide LCD screen, optical 3x zoom, Best Shot mode, anti-shake DSP and Triple Flash mode (three flash photos in one second). Item #123591

E. HP Photosmart 6150 All-in-One **Printer** This versatile unit includes wireless networking and lets you scan, copy and fax with an automatic 50-sheet document feeder; preview, edit and print photos without a PC; reprint, fix and share your photos; and print lab-quality photos as well as restore old photos. Item #128933











Marcy,

Home

Office

F. Nerf Dart Tag This set contains everything needed for eight one-onone games and seven team games, including two Dart Tag blasters, two adjustable scoring vests, two sets of Dart Tag Vision Gear eyewear, 80 Tagger Micro Darts and instructions. Item #162645

G. Shiatsu Massage Chair MatRolls up and down your back to massage specific locations or the whole back as needed. Features include six massage programs, width adjustment and seat massage. Item #651450

ALSO AT COSTCO.COM

H. Popcorn Trolley Now you can enjoy fresh, hot popcorn while watching movies or sports, playing games or during parties and social events, all in the comfort of your own home. This traditional hot-oil popper stands 5 feet tall and features an 8-ounce kettle. Includes stainless steel scoop, salt shaker, measuring cup and spoon. Item #959788



Chicken Pot Pie

IF YOU ANALYZE exactly how much you spend on a meal, you'd be hard-pressed to find a dinner with protein for less than \$3 per pound. But that's the case with Costco's Kirkland Signature™ Chicken Pot Pie.

In the warehouse service delis for the colder fall and winter months, the chicken pot pies are a tasty, convenient meal. Made fresh daily in the inwarehouse delis, they're loaded with 25 percent chicken strips, peas and carrots. At \$2.89 a pound, with an average size of 5.9 pounds, this full meal for four or five people sells for about \$17.

Preparation is easy. Cook the pie at 375 degrees F. for $1^{1/2}$ hours, let it cool and it's ready to go.

The Kirkland Signature Chicken
Pot Pie is one of several hearty entrées
featured in Costco's fresh service delis
during fall and winter. Item #16382



J. Hot Wheels TerrorDactyl Race to blast the looming pterodactyl out of the sky before it captures your Hot Wheels car in its teeth, all while avoiding erupting volcanoes, in this new high-speed track set. Includes five Hot Wheels vehicles. Item #114934

K. Talking Baby Chou Chou This 19" doll speaks phrases in English or Spanish as she interacts with her six accessories. Put on her bib and she will tell you she's thirsty; hand her the bear and she will say, "Hello, little bear!" Item #120347



special events

EMBER

New and exciting products available at warehouses for a limited time only

Click here for a list of special events by region.

Amanda Apparel This wonderful fabric (acetate and spandex) breathes, maintains its shape and is appropriate for practically every occasion. The assortment consists of tops, skirts, pants, jackets and dresses-all designed to coordinate, allowing you to build your wardrobe with ease.

Assorted Art Quality customframed art and images, up-to-date with national and local designer trends for the discerning art aficionado.

Austrian Crystal and Gemstone Jewelry Unique handmade jewelry combining Austrian crystal beads and sterling silver.

Collegiate Sportswear Officially licensed colliegiate sportswear form your favorite university.

Deluxe Massage Chairs

King Kong Massage offers five different chairs with features such as kneading, tapping, rolling and heat and vibration therapy.

Garden Sheds Made from durable materials, these sheds are built with your specifications in mind. From garden tools to art supplies to sporting equipment, we have a shed for your storage needs.

Healthy Heart Clinic The Healthy Heart program determines risk of heart attack or stroke. It includes a cholesterol test and blood-pressure reading. The assessment is free and takes about 10 minutes. Call your local Costco pharmacy for additional information.

Living Room, Dining Room and **Bedroom Furniture** Beautifully coordinated bedroom, dining room

and living room furniture will add personality and color to any room in vour home. Upholstered in a beautiful chenille tapestry or microfiber, these pieces are designed for the ultimate in long-lasting comfort.

Oriental Rugs The distinctive designs and colors of these handmade area rugs add life to any home or office. Choose from a wonderful assortment of styles, colors and sizes

Spas Caldera Spas presents a selection of ergonomically engineered and sculpted hot tubs.

Softub Spas High-quality inflatable spas allow their use to be as diverse as your lifestyle.

Venetian and Murano Glass Jewelry Distinctly unique jewelry handmade with authentic Venetian and Murano glass from Italy.

DELAWARE

Christiana

Sep 14-24 Assorted art (from Artrageous)

MARYLAND

Arundel Mills

Sep 28-Oct 8 Oriental rugs

Beltsville

Sep 15-24 Austrian crystal and gemstone jewelry

Frederick

Sep 14-24 Assorted art (from Art Boom) Sep 28-Oct 8 Oriental rugs

Gaithersburg

Sep 14-24 Spas

MASSACHUSETTS

Avon

Sep 14-18 Oriental rugs

Danvers

Sep 14-24 Garden sheds

Waltham

Sep 14-24 Oriental rugs

NEW HAMPSHIRE

Nashua

Sep 25-Oct 1 Garden sheds

NEW JERSEY

Edison

Sep 15-24 Austrian crystal and gemstone jewelry

Sep 14-24 Collegiate sportswear Sep 14-24 Deluxe massage chairs Sep 14-24 Living room, dining room, and bedroom furniture Sep 14-24 Softub spas

NEW YORK

Commack

Sep 14-24 Venetian and Murano glass jewelry

Holbrook

Sep 29-Oct 8 Venetian and Murano glass jewelry

Sep 14-24 Deluxe massage chairs

Sep 14-24 Venetian and Murano glass jewelry

VIRGINIA

Fairfax

Sep 25–Oct 1 Oriental rugs Sep 30 Healthy Heart Clinic

Manassas

Sep 14-24 Assorted art (from Art Boom)

Sep 16 Healthy Heart Clinic Sep 29-Oct 8 Austrian crystal and gemstone jewelry

Newington

Sep 25-Oct 1 Oriental rugs

Pentagon City

Sep 14-24 Amanda apparel Sep 25-Oct 1 Oriental rugs

Sterling

Sep 14–24 Assorted (art from Art Boom)

Sep 25-Oct 1 Oriental rugs

Dates and events are subject to change.

Costco warehouse hours

Regular Hours

Monday-Friday 11am-8:30pm Saturday 9:30am-6pm Sunday 10am-6pm

Exclusive Executive and Business Members' Hour

Monday-Friday 10am-11am

costco.com

open 24 hours a day, 7 days a week

Services offered at your Costco warehouse

Services at all locations

Bakery, Deli/Produce, Food Court or Hot Dog Cart, Fresh Meat, 1-Hour Photo (APS, 35 mm and digital processing), Optical Dept., Pharmacy, Special Order Kiosk and Tire Center Costco Auto Program. 1-800-800-9288; www.costcoauto.com Costco Travel.* 1-877-849-2730

Member Services.* 1-800-220-6000

Member Services.* 1-800-220-6000 *Also available at costco.com		E0	Station	Hearing Aids	Deli
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MEMBER SERVICES

PRACTICAL TIP

Costco is your best car-buying companion

WE HUMANS share many fears. Phobias about spiders, flying, heights, small spaces and public speaking are universal. Add to those the very real fear of car buying.

What is it about the thought of visiting a car dealer's showroom that summons up such dread? Is it the fast-talking salesperson who swoops down on naive car shoppers, entrancing them into purchasing vehicles they don't really want, much less can afford? Or is it the inevitable negotiation in a windowless office with the salesperson and an intimidating sales manager? You'd no doubt sign anything to escape from that situation.

This car-buying fear appears to be even greater for women than for men. A June 2006 study conducted by Capital One Auto Finance reports that 77 percent of the 1.000 women surveyed intend to bring a man along for their next vehicle purchase.

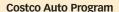
Why? While 85 percent of women in the study did feel they had been treated fairly in their most recent car purchase, 70 percent indicated that the greatest challenge for them was getting a good price—something that they believe is not as big a problem for men.

But there's great news for Costco members: a remedy for the auto-buying fear. Women and men can feel equally

ALSO:

For an article about the Merchant Credit Card Processing program, see page 61.

confident purchasing a car by relying on three auto-related member services.



This program takes all the legwork and haggling out of car shopping. Use the Costco Auto Program to find the car you want at a prearranged price from a participating dealer. Just walk into the dealership, sign the deal and hit the road. It's that simple.

Auto Financing

Shopping for the right auto financing is easy for Costco members. Capital One Auto Finance offers an exclusive discounted rate for approved members. Capital One's Blank Check®, which can be used just like a personal check, is a simple way to close your car purchase transaction.

Auto & Home Insurance

And don't forget Costco when you shop for the best deal on auto insurance. Great rates are available for Costco members from Ameriprise Auto & Home Insurance, and you might qualify for even greater savings when insuring both car and home.

Brochures about these services are at all warehouse locations, or go to costco. com and click on "Services."



SERVICE UPDATES

Your event tickets coast to coast

COSTCO'S ONLINE Entertainment Ticketing is your ticket source for outstanding family events at major venues. Here are new events with tickets available for purchase this month.

- Blue Man Group. The Venetian Resort Hotel Casino, Las Vegas. Blue Man Group combines music, comedy and multimedia theatrics to create a unique form of entertainment designed for maximum emotional impact. The new custom-built theater with state-of-the-art sound system enhances the performance. Tickets include a visit to Madame Tussaud's Wax Museum, an interactive experience.
- Moscow Ballet's Great Russian Nutcracker. Tickets for the North American holiday tour are available for 18 cities in the United States.

For information on these events and more, visit costco.com, click on "Services," then on "Online Entertainment Ticketing."

FAQ

Your 2% Reward

COSTCO EXECUTIVE Membership pays a 2% Annual Reward on qualified purchases. Here are questions frequently received from members about this benefit.

Q: When will I receive my Reward check? A: The Reward check comes as an attach-

ment to your membership renewal notice near your membership anniversary date.

Q: Is this Reward the same as the American Express cash rebate?

A: No, these are different benefits. The 2% Reward is for Executive Members. Costco members who are American Express TrueEarningsSM cardholders are eligible for the rebate stipulated by that card.

Q: Will purchases by all family cardholders earn toward the 2% Annual Reward?

A: The Reward applies to purchases made by the primary and specified primary household cardholders at the same address.

To learn more about our complete suite of member services, click on the "Services" link at costco.com or call 1-800-220-6000.

All services are provided by third parties, may not be available in all areas and are subject to change without notice. Some restrictions apply. See "Services" at costco.com for applicable terms and conditions.



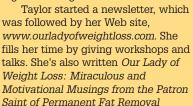
COSTCO MEMBER Janice Taylor rolled out of bed one morning, pulled on her biggest pair of stretch pants and found even those to be too tight. Aside from not wanting to buy XXXL pants, Taylor faced health issues.

"My back hurt a good deal of the time, my cholesterol was over 250 and I had to wear orthotics in my shoes," says Taylor from her home in New York City.

That night at a weight-loss meeting, as Taylor thought to herself that she'd never reach her weight-loss goal, she heard an inner voice say, "If you think you're never going to make it, you never will." Taylor attributes the voice to Our Lady of Weight Loss, who then encouraged Taylor to make weight loss an art project. Over the course of the next year, Taylor dropped 50 pounds and came up with 50 pieces of collage art.

Taylor even left her job in an investor-relations firm and began finding work in her new call-

ing—as a weight-loss artist.



(Viking Studio, 2006), which is filled with tips and Taylor's colorful and inspirational artwork.—Stephanie E. Ponder

We want to hear from you

IF YOU HAVE a note, photo or story to share (it should be about Costco or Costco members in some way), you can send it to "The Member Connection," The Costco Connection, P.O. Box 34088, Seattle, WA 98124-1088, or e-mail to connection@costco.com with "The Member Connection" in the subject line. Submissions cannot be acknowledged or returned.

Adam@Home by Brian Basset

OUR LADY

EIGHT

LOSS



Fiesta Costco

WHILE WE WERE on vacation in Cabo San Lucas, our cab driver gave us a nice tour on the way to our time-share. One of his main points of interest was Costco. Since we had never been to Cabo before, I thought that I was hearing things, so I asked him to please repeat. He meant Costco alright! He asked us if we wanted to stop

there before he took us to our destination. So, off to Costco we went. It was great! Even better than at home. We stocked up on all the essentials—cerveza (beer) and tequila. Who would have thought?

> —Heather and Ron Husted Santa Barbara, California



A helping hand

"TAKING CARE OF aging parents can be a burden," explains Costco member Margit Novack, of Philadelphia, whose parents had both died by the time she was 25. "But not having parents to look after is a burden of a different kind."

Novack began looking for ways she could help seniors because she believed that doing so would heal the void she felt from having lost her parents. Her search led her to establish Moving Solutions (www.moving solutions.com), a company that specializes in helping aging adults who need to relocate. Her company also helps people in health crises and those of any age who have a disability.

Moving Solutions helps clients in all aspects of relocating, from planning their moves to settling—including the onerous task of sorting through a lifetime of accumulated belongings. Clients make all the decisions, but through an extensive network of Realtors, movers and other services, Moving Solutions does all the hands-on work.

Novack started Moving Solutions in 1996. In 1999 it was named "Business of the Year" by the American Society on Aging (www.asa.org), which resulted in media coverage. Would-be entrepreneurs began asking Novack for help in starting similar businesses. She began a licensing program through which she assisted 20 new businesses. Then, last year, she began franchising. Currently, there are six Moving Solutions locations: one in Connecticut, one in New York, two in Florida, one in South Carolina and the company home office in metro Philadelphia.

Novack says her company has helped her make meaningful connections with seniors and that there's a huge need in this field.—Will Fifield

HEAD OF THE CLASS



公TDK

Go back to school in smart style with TDK CD-R Data and CD-R Music media.

From sharing digital photos and music to archiving your work, TDK CD-R media products protect what matters most to you. Innovative formulations deliver unsurpassed reliability and performance.

Go to the head of the class with TDK CD-R media.

ULTIMATE MEMORY MAKERS









PrintOn DVD-R 100 Pack Spindle PrintOn DVD+R 100 Pack Spindle

Check out the full TDK product line at www.tdk.com, The Digital Sweetspot™

Joint Juice

Dietary Supplement



Hydrate and Lubricate **Your Joints.**

If you have stiff, stressed joints, you need Joint Juice® with glucosamine. It helps hydrate joint tissue called cartilage, nature's shock absorbers. Joint Juice provides a full day's supply of 1500 milligrams of glucosamine. It goes to work hydrating, cushioning and delivering joint comfort throughout the day.

1500 mg GLUCOSAMINE Full Day's Supply In Every Can.









Joint Juice is proud to support the Arthritis Foundation's efforts to help people take control of arthritis.

For information about arthritis, contact the

Foundation at 800-568-4045 or www.arthritis.org



WAREHOUSE ONLY